



Board Vacancy

The credit union recently increased its board size from 7 members to 9 members as a result of several credit union mergers. We currently have a vacancy on the Board. If you are interested in serving on the Board of Directors, please send a resume to Indianhead Credit Union, Attn: Kathy Berndt, President, P. O. Box 100, Spooner, WI 54801. The deadline for receipt of resumes will be January 2, 2018.

To be eligible to be appointed to the Board of Directors one must be at least 18 years old. One has to be a primary member of the credit union and have been a primary member for at least twelve months or a member of one of the merged in credit unions for at least a year. A primary member is one who is first named on an account. Relatives of staff are ineligible to be members of the Board of Directors. One also has to be a member in good standing and be financially active in the credit union. Financially active means using the services of the credit union, saving at the credit union, and/or using the credit union for your primary checking account and/or borrowing from the credit union. If you have any questions concerning the qualifications for the Board of Directors, please contact Kathy at 715-635-8273 or 800-645-9391.

You do not have to have a financial background to serve on the Board of Directors, just an interest in the credit union and how the credit union serves its members. Listed below is an excerpt of our business plan. The excerpt illustrates the focus of the credit union and why we exist, and why members' serving as Directors are so important for our future.

Our mission is: To make available the best possible financial products to our members, by providing competitive rates, member education, and outstanding service, while maintaining the credit union's long-term financial stability.

Our philosophy is: Indianhead Credit Union is a member-owned, member-run financial cooperative dedicated to the credit union motto "not for profit, not for charity, but for service."

All decisions are guided by the principle that members come first. The credit union is owned by its members, and its only goal is to serve the needs of its members, while maintaining its financial strength and complying with state and federal regulations.

We strive to provide excellent, professional and confidential service, with a small town touch.

The process to fill the vacancy will be as follows:

- a. Received resumes will be forwarded to the Nominating Committee
- b. The Nominating Committee will decide on candidates to interview
- c. Interviews of candidates and the selection of the new board member will take place at the January 15, 2018 board meeting.

The candidate selected to fill the vacancy will have to run for election to the board in the spring for a three year term.



IMPORTANT INFORMATION
ON OTHER SIDE

IMPORTANT NOTICE ABOUT ONLINE SERVICES & DEBIT CARDS

On **January 6, 2018** we will be upgrading our core server. The new server will allow our branch offices (Grantsburg and Superior) to be able to process faster. Unfortunately in order to upgrade; our online services will have to be shut off and our debit cards/ATM cards will have to run off the stand-in file. Starting in the afternoon on January 6th we will shut down our internet banking service, mobile app service, our audio response (HAL) service and our live balances on debit cards. These services will be shut down until sometime on Sunday January 7th. Due to these services being down there are a couple of things members need to be aware of.

1. Bill Pay- any payments that need to be scheduled that weekend need to be done either before noon on Saturday or wait until Monday. If you have payments that are set up as recurring payments you will not need to do anything as they will go fine.
2. Online Transfers- any transfers that need to be done for that weekend have to be done by noon. This is due to the stand-in file for our debit cards. You will want to make sure you have enough money in your **CHECKING** to cover all purchases you might make Saturday afternoon through Sunday night on your debit card.
3. Debit Cards- Balances will read off the stand-in file that will be sent around noon on Saturday, January 6th. The balance in this report is the balance you have to use on your card until our server upgrade is done and we are back online. **Make sure you have enough in your checking before noon on Saturday to last you through the weekend.** If you do have any troubles during this time please call 715-416-4231.
4. External Transfers- any external transfers to/from other financials through online banking that are needed for Monday, January 8th, need to be done by noon on Saturday to guarantee funds will get to the correct financial on Monday.

Please be prepared and know what steps you may need to take in order to get through the weekend without any problems. We are sorry for any inconvenience this may cause.

ADDITIONAL SECURITY TO MEMBER ACCOUNTS

Due to all the personal information out on the internet either from data breaches or social media we are now implementing a keyword (password) on all accounts. This keyword will be used for all members who are not in the office and asking for information about their account. The keyword is our way of verifying that the person on the phone is truly the person we should be talking to. We can no longer verify a member using their social security number or mother's maiden name, as most of this information can be found on the internet.

Enclosed you will find a form asking for your keyword. Your keyword can be letters, numbers or a combo of both. When picking your keyword, make sure someone could not guess it by looking at your social media accounts. The keyword is specific to each individual not the account. This means that joint owners will need to have their own keyword or know the primary's keyword.

Please fill out the whole form and return it to us either by mail or in person. You can drop them off at any of our three offices (Spooner, Grantsburg or Superior). If you don't feel comfortable putting your whole account number on the form you can put the last 2 or 3 digits as long as we will be able to read your name. If you have multiple accounts we only need one form because your keyword will be the same on all your accounts.

If you have already filled out this form please ignore this request. If you filled out the form but can't remember your keyword please come into one of our offices to get your keyword. Failure to have a keyword on your account will result in us not being able to help you over the phone. If you have any questions please call one of our offices.