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Quarterly Newsletter

#PlatinumLiningFound



October 18, 2018, will mark the 70th anniversary of International Credit Union (ICU) Day. This year’s theme is “Find Your Platinum Lining.” It combines the traditional gift of platinum for 70th anniversaries with a play on the saying “every cloud has a silver lining.”

Join us at any of our branches on October 18 to celebrate ICU Day. Refreshments will be served at each branch on the 18th. In celebration of ICU Day, Indianhead Credit Union will be hosting fundraising events for our local Food Pantries, helping feed struggling families within our charter, while showing them that every cloud truly does have a silver lining.

Credit unions all over the world will be celebrating the history and the success of the “People-not-Profit” philosophy. This year’s theme emphasizes the credit union movement’s loyalty to its members and its mission to provide them financial support and guidance.

Here’s what we’re doing:

- For every Indianhead CU Debit or Credit Card transaction on ICU Day, we'll donate 25¢ (up to a total of \$600) to be divided among three local Food Pantries (one chosen by each office), helping feed less fortunate people in our Charter.
- Throughout the month of October, the Credit Union will accept non-perishable food items and cash donations in each office. The Credit Union will match cash donations (up to a total of \$900) to be divided among the same three local Food Pantries chosen by each office.
- **Coloring Contest* for kids (ages 12 and under):** kids will receive a pumpkin** suitable for carving when they submit an entry or donate a food item. All artwork will be entered in a prize drawing. *Coloring pages can be printed from our website or picked up in any of our offices. **Limit one pumpkin per child.
- The Credit Union will also offer "Denim Fridays" to all employees each time they donate \$5 or more to our cause, Denim ICU Day is also available to employees for an additional \$5 donation.

The movement began in the 1840s as a democratic consumer cooperative by weavers in Rochdale, England. Frustrated by bankers who denied them loans simply because they weren't wealthy, the weavers and workers decided to pool their incomes and loan money to each other. In time, this cooperation put each member on solid financial ground and encouraged their own businesses to flourish.

The need for equitable financial institutions grew and, in 1971, the World Council of Credit Unions, Inc. (WOCCU) was created to help establish and maintain viable credit union movements. It has become the leading voice for advocacy and governance on behalf of the international credit union community.

Today, over 235 million people are served by credit unions in 109 countries and 6 continents.

Holiday Closings

Columbus Day · Monday, October 8
 Veterans Day (observed) · Monday, November 12
 Thanksgiving Day · Thursday, November 22

"Providing confidential, quality service with a small town touch."



Leadership Institute

Renee Zimmerman, Vice-President of Operations is attending the Wisconsin Credit Union League's Leadership program. The program is designed to help mid-level managers build their leadership skills to more effectively prepare for succession planning and promotion. The program includes six workshop-style classroom sessions on a variety of topics, five small group coaching sessions and the development of an action plan to extend the experience beyond the classroom. Students are encouraged to partner with their supervisor to tailor the plan to fit their professional growth plan.

Wisconsin Ideation & Local Development Group

Justine Stephens, Accounting Clerk/Debit Card Clerk and Compliance Manager Trainee, has been selected to participate in the 2019 Wisconsin Ideation & Local Development (WILD) group

As a participant, Justine will join a small, group of innovators challenged with identifying new ways to improve how credit unions provide financial well-being to their members.

This program aims to:

- Significantly impact a credit union's strategy and member service, rather than present a short-term fix.
- Immerse participants in a leadership opportunity that clarifies a vision for their credit union.
- Instill in participating credit unions a deliberate, comprehensive and disciplined approach to innovation.
- Develop new capabilities for innovation that empower teams over the long term.
- Stretch and build internal competencies that continually foster solution-building.
- Help credit unions realize their potential offering REAL Solutions®.
- Strengthen credit unions as promoters of financial wellness in Wisconsin.

Coin Counter in Superior

Although it has taken longer than anticipated to get a coin counter to the Superior office, we are pleased to report that we will have the coin counter in Superior by October 15th. We had to make room for the equipment in the Superior office and transport the equipment from Spooner to Superior. We do not charge members to cash in their coin.

New Office for Grantsburg

In order to serve our members better, Indianhead Credit Union is purchasing a lot in Grantsburg to build a future office building. The process should be completed in October. When we build a new office it will include a drive up night deposit, a larger lobby, more offices and a drive thru. It could take two to three years before we build on the property. Our current location will be sold.

Superior Branch: We have been looking for a location that will be convenient and where we can have a night deposit and drive thru. We will be extending our lease at the Badger building for one more year since we could not find a location that will meet our needs.

Cross Training of Staff

In the upcoming months we will be cross training staff from our Grantsburg Branch and Superior Branch at the Spooner Branch. When you go in to your local office, you may see a staff member that you do not recognize; it will be someone from the Spooner office covering for the staff that will be in training at the headquarters. Spooner members, you will be meeting staff members from the other two locations.

FYI: When you apply for a loan online, staff members from any of our locations may pick up the loan to process it for you. We do this to give you faster service. Deb and Lyn are from our Superior office; Jackie, Andrea and Cindy are from our Grantsburg office and in Spooner both loan officers are named Brenda.