

We are here to help you

The leaders of Indianhead Credit Union continue to monitor the latest updates regarding coronavirus disease (COVID-19). We want to reassure you that we're here to help with any financial services you need during these difficult times. You can count on Indianhead Credit Union to be there.

Access to your money

The safest and easiest way to access your money 24 hours a day during this outbreak is through our online banking services. If you do not have it on your mobile phone, now is a good time to download our app either at the [App Store](#) or [Google Play](#) or sign up for online access via our website www.indianheadcu.org. You have access to over 32,000 surcharge-free ATM's nationwide with our debit card. Use the [MoneyPass®](#) ATM locator (www.moneypass.com/) to find the nearest surcharge-free ATM to you

If you need to visit one of our branches, our dedicated staff stands ready to help with any needs. Our Grantsburg branch is operating at normal hours. The Superior office will be open Monday through Friday at their current hours. Starting **Monday April 20, 2020**, the Superior office will be **open on Saturdays only by appointments** made prior to Saturday. While Spooner's lobby is now open by appointment only, we encourage you to use the drive thru or [MoneyPass's®](#) surcharge-free ATMs. All of our services are still available, call if you have questions.

If you've been financially impacted by this pandemic, our staff is prepared to discuss your options and help guide you through these uncertain times. Now, more than ever, we are here to support members like you.

Services available to you

Indianhead Credit Union offers many services that can help you out in these uncertain times. The following is a list of some of the services we offer:

Consumer Loans: You can apply for a loan through our website, by telephone or in person

Mortgage Loans: You may apply for a mortgage loan by setting up an appointment at this time. In about 6 six weeks you will have the option to apply for a mortgage via our website.

Online/Mobile Banking: Access to your accounts anywhere 24/7. Check your balances, transfer money, order checks, pay bills and much more.

Remote Deposit Capture (RDC): The ability to take a picture of your check and deposit it without ever bringing the physical check into a branch. This service is only available via our mobile app. To set up this service, please contact one of our branches.

Debit Cards: Have access to your money 24/7, either from an ATM or point-of-sale. You must have a checking account in order to have a debit card.

External Origination: With this service you can move money between Indianhead Credit Union and your other financials. This service is via online/mobile banking. There is a two-day process to set this service up.

Bill Pay: Within our online/mobile banking platforms you can pay your bills electronically.

ATMs: Your Indianhead Credit Union debit card you have access to over 32,000 surcharge-free MoneyPass® ATMs.

Drive-thru: The Spooner branch has a drive-thru that is open normal hours

Night Deposit Box: Spooner and Grantsburg will be checking the night deposit boxes throughout the day, for members that don't want to come in to the office. The Superior branch is unable to use their night deposit box, due to the Badger building being closed.

HAL: Don't have access to a computer or smart device, you can always call HAL, our automated telephone system, to get information about your account or to transfer money. A simple call into one of branches will get you connected to HAL. Call HAL toll-free at 888-267-8119, to get immediate access to your account.

Mail & Telephone: You can always mail your payment or deposit in or call about your account at the locations below:

Spooner:

Po Box 100
Spooner, WI 54801
715-635-8273
800-645-9391

Grantsburg:

Po Box 423
Grantsburg, WI 54840
715-463-5515
866-836-4533

Superior:

Po Box 487
Superior, WI 54880
715-392-4524
844-679-1049

Protect yourself from cyber scams

Remember that criminals look for any opportunity they can to take advantage of people. Criminals are using the Coronavirus as a pretest to call or email you with some "emergency" that requires your personal and/or card information. Criminals are also going door to door, stating they can test for the virus. Financial institutions and Government agencies will NEVER call you asking for confidential information. Fraudsters have been quick to deploy scams involving the coronavirus stimulus package that would include direct payments to individuals and married couples. Be aware that Government agencies do not communicate through social media outlets, such as Facebook. Never pay a fee for a government grant or a processing fee for a grant. Never give your personal information out to someone you don't know. You can review the Federal Trade Commission's advice for consumers to [protect yourself from scams \(www.consumer.ftc.gov/blog/2020/02/coronavirus-scammers-follow-headlines\)](https://www.consumer.ftc.gov/blog/2020/02/coronavirus-scammers-follow-headlines).

Promoting health and safety

We at Indianhead Credit Union are proud to be a part of your lives and are honored by the trust you place in us. We are not only thinking about your financial security, but your health as well. We are working diligently to ensure we are utilizing the best health practices during this pandemic and staying up to date on the latest protocols and recommendations from public health authorities. Our number one priority is protecting the health and safety of our employees who are here to serve you. Our branches are being fully sanitized and we are following the latest public health protocols and directives to keep our employees and members safe. The Grantsburg lobby has implemented social distancing and is regularly checking the night deposit, for members that don't want to come into the lobby. The Superior lobby is open to one member at a time, due to the Badger building being closed and only having one door to exit and enter. The Spooner office is cleaning after each appointment.

We're here if you need any additional assistance

If you want to learn more about COVID-19, visit the [CDC's resource center \(www.cdc.gov/coronavirus/2019-ncov/index.html\)](https://www.cdc.gov/coronavirus/2019-ncov/index.html) or our [state health department website \(https://www.dhs.wisconsin.gov\)](https://www.dhs.wisconsin.gov). Please take care of yourself and those around you and do not hesitate to contact us for any assistance. Please visit us at www.indianheadcu.org or call us at 800-645-9391.

Communication

We will provide any updates to you via our website, secure messaging (a message in your online banking), e-mail and in our branch's offices. Please watch for our communications, so you are aware of any changes we may need to implement due to the virus or staffing issues.

Sincerely,
Kathy Berndt