

April 2024



[www.indianheadcu.org](http://www.indianheadcu.org)

Quarterly Newsletter

## 63rd Annual Meeting

Thursday, April 18, 2024

Spoooner High School Auditorium  
801 County Road A · Spoooner, WI

5:30 - 6:00 pm · Light Meal Served

6:00 pm · Fraud Awareness

7:00 pm · Meeting & Prizes

Please RSVP by calling or emailing Freddie at:

Phone: 715-635-8273 ext. 210 · 800-645-9391 ext. 210

Email: [f.conner@indianheadcu.org](mailto:f.conner@indianheadcu.org)

(enter RSVP in subject line & send your name & number attending)

## Effective April 24, 2024 Change in Terms to Funds Availability Notice

Current terms:

### Deposits at Automated Teller Machines

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will not be available until the fifth business day after the day of your deposit. This rule does not apply at ATMs that we own or operate.

Indianhead Credit Union does not currently own or operate any ATMs.

New Terms EFFECTIVE 4/24/24:

### Deposits at Automated Teller Machines

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will not be available until the fifth business day after the day of your deposit. This rule does not apply to ATMs that we own or operate.

Indianhead Credit Union has an ATM located at: **104 E Maple St., Spoooner, WI 54801**

## COMING SOON...

ATM coming to our Spoooner Office by the end of April! Target date for completion is April 24th. The ATM will accept cash & check deposits.



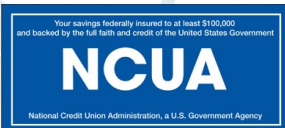
Image by TaxCredits.net

## Holiday Closings

Indianhead Credit Union will be closed:

Memorial Day · Monday, May 27

Juneteenth · Wednesday, June 19



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



Spoooner: 104 East Maple Street, Spoooner, WI 54801 · [www.indianheadcu.org](http://www.indianheadcu.org) · (715) 635-8273 · (800) 645-9391 · Fax: (715) 635-6913  
Grantsburg: 138 West Madison Avenue, Grantsburg, WI 54840 · [www.indianheadcu.org](http://www.indianheadcu.org) · (715) 463-5515 · (866) 836-4533 · Fax: (715) 463-5141  
Superior: 1225 Tower Ave, Superior, WI 54880 · [www.indianheadcu.org](http://www.indianheadcu.org) · (715) 392-4524 · Fax: (715) 392-4450

# Use your debit card and catch flight!!!

## Credit Union Youth Month

www.indianheadcu.org

Spoooner • Grantsburg • Superior



JOIN US FOR SOME FUN as we celebrate Credit Union Youth Month and National Financial Literacy Month throughout April 2024! We'll be encouraging kids (17 & under) to practice good financial habits and to...

## Save Away for a Rainy Day!

### HERE'S WHAT WE'RE DOING:

- **NEW ACCOUNTS:**
  - Credit Union will match opening deposit up to \$10\* on all new youth accounts (ages 17 & under) *\*matched deposit will remain on hold 6 months*
  - All new accounts will receive a special Youth Month giveaway
  - New accounts (ages 12 & under) will **also** receive an ICU piggy bank
  - Credit Union will deposit \$5 to any current youth member who refers a friend\* to open a youth account *\*new member must confirm referral*
- **DEPOSITS:**
  - In addition to one entry in the prize drawings, each youth will receive a prize for their first deposit of the month (choice of full-size Hershey Bar or Skittles\*) *\*Ages 3 & under will receive a rubber duck and a rainbow swirly lollipop w/parent's consent*
  - Youth will earn extra drawing entry for each subsequent deposit in April
- **DRAWINGS:**
  - Grand Prize drawing\* in each office is a 2- Adult Family Season Pass to local pool!
    - Grantsburg Public Pool = Summer Pass 2 adults/ + up to 4 minors same household
    - Rice Lake Public Pool = 3-month Pass w/15 punches for 2 adults + minor children
    - Superior YMCA = 2-month pass full rec center access 2 adults + minor children
  - Consolation Prize drawing\* in each office is a beach bag filled with merch!
- **JUST FOR FUN:**
  - Coloring page & other fun activity sheets available in your nearest branch office or for download at: [www.indianheadcu.org](http://www.indianheadcu.org) *\*Turn in completed sheet for an extra drawing entry*

\*While we encourage youth to make a deposit, we cannot require this. Therefore, any child under the age of 18 (member or not) can enter the drawing with parental permission by supplying their name, age and current date to Indianhead Credit Union. Employees of Indianhead Credit Union and their families are not eligible to win. Void where prohibited by law.

## Use your debit card and catch flight!!!

Enjoy the view! Each time you use your debit card for a PIN- or signature-based purchase, now through June 30, 2024 you'll automatically be entered for a chance to win great prizes in the Sky High Rewards promotion.

Travel the world during the Sky High Rewards promotion, when you use your Indianhead Credit Union debit card, shopping and checkout is fast and easy. Every purchase earns you another chance to win!

Explore the sky! Simply use your [Financial Institution Name] debit card to pay for all your daily essentials. Paying with your debit card is safe and helps you stay on budget. Plus, you could be on your way to winning great prizes!

- Grand Prize: \$500.00 SHAZAM gift card
- Eight Monthly Winners: \$50 SHAZAM gift card
- One Monthly ICU Winner Guaranteed: \$25 each month

The more you use your debit card, the more chances you'll have to win! Don't have a debit card? Stop in and apply today!

No purchase is necessary to enter to win. A purchase will not increase your chances of winning. Void where prohibited. Promotion period is between April 1, 2024 and June 30, 2024. Visit <https://www.shazam.net/services/marketing/sdr-rules/> for official rules and complete contest details.

# Sky High Rewards

### USE YOUR DEBIT CARD AND CATCH FLIGHT

Each time you use your debit card to make purchases between **APR 1 - JUN 30, 2024**, you'll automatically be entered for a chance to win!

Don't have a debit card? Apply Today!

SHAZAM

## Sky High Rewards

Use your debit or ATM card for PIN- or signature-based purchases from 12:00:00 a.m. PT on April 1, 2024 through 11:59:59 p.m. PT on June 30, 2024 (the "Promotion Period") for chances to win a \$500.00 SHAZAM gift card, or a \$50.00 SHAZAM gift card, eight (8) of which will be given away each month of the Promotion Period. Entry for these drawings automatically occurs every time a customer of an enrolled SHAZAM financial institution makes a PIN- or signature-based purchase processed through SHAZAM during the Promotion Period with an ATM or debit card issued by such financial institution.

SHAZAM, Inc. ("SHAZAM") is the sponsor of the Sky High Rewards SHAZAM Sweepstakes (the "Sweepstakes"). There is no limit on entries per eligible customer during the entry period. Chances of winning a prize are based upon the number of eligible entries received. These prizes may not be exchanged or redeemed for cash or credit.

### Sky High SHAZAM Sweepstakes Official Rules and Regulations

**To enter:** There are two (2) ways to enter the Sweepstakes during the Promotion Period: 1) Automatic entry: One entry into the drawing automatically occurs for each ATM or debit card PIN- or signature-based purchase completed during the Promotion Period by a customer of an enrolled financial institution. Certain restrictions may apply. Only ATM or debit card PIN- or signature-based purchases made during the Promotion Period by cardholders that are not in default under the customer agreement for that account using cards issued by a participating financial institution during the Promotion Period and said transactions are processed through SHAZAM are eligible for automatic entry. In the event of a dispute as to who submitted a particular cardholder entry, such entry will be deemed to be submitted by the primary person in whose name the card used to enter the Sweepstakes was issued. Account adjustment transactions/returns, cash advances, balance transfers, non-U.S. dollar purchases, payment of late fees or over-limit fees, and health and benefit cards are excluded from automatic entry. ATM or debit cards or card numbers that are stolen, fraudulent, tampered with, or otherwise altered are not eligible for automatic entry. Automatic entries must be made by 11:59:59 p.m. PT on June 30, 2024, in order to be eligible. 2) To enter without purchase: Send a 3" x 5" postcard with your name, address, phone number, the name of your enrolled financial institution, and their ABA number to: Sky High Rewards SHAZAM Sweepstakes, 6700 Pioneer Parkway, Johnston, IA 50131. Mail-in entries must be postmarked by June 30, 2024 and received by July 7, 2024 in order to be eligible. Enter as often as you wish; however, each mail-in entry must be mailed in a separate postmarked, stamped envelope. Entrants may enter only by using one of the entry methods described in these rules. Entries that are mechanically reproduced, copied, illegible, incomplete, or inaccurate are void. If a financial institution is not enrolled, any attempted entries received will not be considered valid. Entries become the property of ITS, Inc. and will not be acknowledged or returned. No purchase is necessary to enter or win. A purchase will not increase your chances of winning.

**Eligibility:** The Sweepstakes is open only to legal residents of the fifty (50) United States and the District of Columbia, 18 years of age and older as of April 1, 2024. Commercial card eligibility is subject to employer policies regarding rewards program participation. Void in Puerto Rico and where prohibited. Employees, directors and officers, and their immediate families (spouse, parents, children, siblings, and their respective spouses, regardless of where they reside), and their respective household members, whether or not related, of SHAZAM, ITS, Inc., and the enrolled financial institutions, and their respective parent companies, affiliates, subsidiaries, and divisions are not eligible to enter. The drawing is subject to all applicable federal, state, and local laws and regulations.

**Drawing:** Random monthly drawings will be held on or about the 15th of May 2024, June 2024 and July 2024. The potential Grand Prize winner will be selected in a random drawing on or about July 17, 2024, from all eligible automatic and mail-in entries combined. The random drawings will be conducted by SHAZAM. All decisions are final and binding on matters relating to this rewards campaign. SHAZAM will notify the enrolled financial institution that issues the potential Grand Prize winner's debit card. The financial institution will then notify the potential Grand Prize winner by U.S. mail and/or telephone on or about July 22, 2024.

**Odds:** Actual odds of winning the Grand Prize and monthly prizes depend upon the total number of eligible entries received.

**Prizes:** One (1) Grand Prize: \$500.00 SHAZAM gift card. Twenty-four (24) monthly prizes: a \$50.00 SHAZAM gift card, eight (8) of which will be given away each month of the Promotion Period.

**Prize Restrictions:** Any expenses not specified relating to the acceptance and use of a prize are the responsibility of each recipient.

**Prize Claim:** Winner will be notified by a traceable method of delivery, and where required, will be required to sign for the delivery. SHAZAM reserves the right to substitute a prize (or portion thereof) of comparable or greater value, at its sole discretion. All prize details are at SHAZAM's sole discretion.

**Additional Terms:** By participating, entrants agree to: a) the Official Rules, which shall be final in all respects; and b) release, discharge, indemnify, and hold harmless SHAZAM, Inc., ITS, Inc., and their respective participant financial institutions, and their respective subsidiaries, affiliates, officers, directors, and employees, from any liability, claims, or damages arising out of their participation in the drawing and the acceptance, use, misuse, or possession of any prize. By accepting a prize, winner agrees to, where legal, SHAZAM's and its designees' use of his/her name for advertising and publicity purposes without compensation and, upon request, will provide consent to such use in writing.

**Limitation of Liability:** SHAZAM is not responsible for printing or typographical errors in any related materials, or for stolen, lost, late, misdirected, damaged, incomplete, illegible, or postage-due mail or entries. SHAZAM reserves the right to cancel or modify the drawing if fraud or technical failures compromise the integrity of the drawing as determined by SHAZAM in its sole discretion. This drawing is governed by laws of the United States with venue in Des Moines, Iowa, for the resolution of all claims and disputes.

If you do not wish to receive future sweepstakes mailings from your financial institution, please send a removal request with your name, complete mailing address, and the first six digits of your ATM or debit card number, if any, to Card Services at the mailing address shown on your monthly statement provided from your financial institution which accompanies this mailing.

# Conveniently Apply for a Loan Today: Online • By Phone • In Person