



Holiday Closings

NEW YEARS DAY
Thursday, January 1st

MARTIN LUTHER KING, JR DAY
Monday, January 19th

PRESIDENT'S DAY
Monday, February 16th

GOOD FRIDAY
Friday, April 3rd

MEMORIAL DAY
Monday, May 25th

For Your Information

E-Statements

Are you signed up?

View your monthly financial statements online instead of receiving them through the mail. View, print, or save your last six months of financial statements.

Reduce your chances of being a victim of mail fraud and receive your ISU Credit Union statement electronically. You will receive notification by e-mail and enjoy safety, timeliness, and convenience.

For more information about e-statements, call us at 812-234-1021. If you're already registered for CUOnline Account Access, you can find the link to begin receiving your e-statements under the Additional Service > Products and Services button.

2015 Scholarship Applications Now Available *\$16,000 In Scholarships Available!*

The ISU Credit Union will again offer an \$8,000.00 scholarship to two graduating high school seniors from the class of 2015.

The applicant must be an ISU Credit Union member in good standing, or the applicant's father, mother, step-parent or legal guardian must be an ISU Credit Union member in good standing, with an account opened on or before January 30, 2015. The successful applicant must maintain membership status throughout the duration of the award. Other eligibility requirements may apply.

The total amount of \$8,000.00 will be distributed at \$2,000.00 each academic year (\$1,000.00 each semester) for four consecutive years. It is available to a qualified student who is enrolling full-time in an undergraduate degree program at either Indiana State University or Saint Mary-of-the-Woods College. Applications must be received by April 10, 2015. Applications are available at select schools, in our lobby and can be downloaded at www.isucreditunion.com. For more information or questions please contact the credit union at 812-234-1021 or 800-628-1021.



National Credit Union Youth Month



Visit ISU Credit Union during the month of April 2015 and help us celebrate National Credit Union Youth Month™. That's right, it's an entire month now!

We will show our youth members how get wild about saving at their credit union. We will post more information about planned activities on our website as the celebration draws near.

And remember, ISU Credit Union membership is open to all members of your family. Share the gift of membership with someone you love!

Overdraft Protections Options



Life happens! Indiana State University Federal Credit Union understands that unexpected checking account overdrafts occur from time to time – Overdraft Coverage can help. If you qualify, the following options may help.

OVERDRAFT COVERAGE OPTIONS

The choice is yours. Consider these ways to cover overdrafts:

- Overdraft Protection Link to Another Deposit Account you have at Indiana State University Federal Credit Union (\$3.00 fee per transfer)
- Overdraft Protection Line of Credit (Subject to fees + interest; Subject to credit approval)
- Overdraft Privilege (\$30.00 Overdraft Fee per item)

OVERDRAFT PROTECTION SERVICES apply to all transactions and may help prevent overdrafts by automatically transferring funds to your checking account from another account or line of credit you may have at Indiana State University Federal Credit Union for a fee or finance charge. Please note that overdraft lines of credit are subject to credit approval. Call us at (812) 234-1021 or come by our office to sign up or apply for these services.

OVERDRAFT PRIVILEGE allows you to overdraw your account up to the disclosed limit for a fee in order to pay a transaction. Standard Coverage includes checks, ACH (auto debits), recurring debit card transactions, teller transactions, and telephone and internet transactions. Extended Overdraft Privilege Coverage includes ATM withdrawals and everyday debit card transactions along with the Standard Coverage transactions listed above.

If you qualify and would like to select Extended Coverage for future transactions:

- Call us at (812) 234-1021
- Complete the online consent form found at www.isucreditunion.com
- Visit our office
- Email us at info@isucreditunion.com

You can discontinue the Overdraft Privilege in its entirety by contacting us at (812) 234-1021 or sending us an email at info@isucreditunion.com. Please contact us with any questions.

Direct Deposit at
ISU Credit Union is
completely **FREE!**

- It can be used for depositing Federal Recurring payments or employee payroll deposits when offered by the employer.
- Individual businesses may require one to three weeks to initiate a direct deposit or make changes to existing payroll deductions.
- Changes in direct deposit allocations can be done at our office and can be effective by the next pay period.
- ISU Credit Union's routing number is 274975932.

Office:

444 N. 3rd St.
Terre Haute, IN 47807
(812) 234-1021
(800) 628-1021
Fax: (812) 235-5646
Email: info@isucreditunion.com
Website: www.isucreditunion.com

Hours:

Mon., Tues. & Wed.
8:30 a.m. to 4:30 p.m. (Lobby)
8:30 a.m. to 5:00 p.m. (Drive-up)
Thurs. & Fri.
8:30 a.m. to 5:30 p.m.
(Lobby and Drive-up)

Touch-Tone Teller:

(812) 234-1004 * (800) 863-1004
(24/7 Access)

CUOnline Internet Home Banking:

www.isucreditunion.com
(24/7 Access)

CU Go Mobile Banking

go.isufcu.org
(24/7 Access)

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