



Holiday Closings

NEW YEAR'S DAY
Tuesday, January 1st

MARTIN LUTHER KING, JR DAY
Monday, January 21st

PRESIDENT'S DAY
Monday, February 18th

GOOD FRIDAY
Friday, April 19th

MEMORIAL DAY
Monday, May 27th

INDEPENDENCE DAY
Thursday, July 4th

For Your Information *Pardon Our Mess*

You will soon see some big changes to ISU Credit Union's interior. During the first part of 2019, the credit union's lobby will be undergoing a makeover.

The lobby has not received any upgrades since our office opened in 1995. We are very excited to offer our membership a refreshed look as well as modernizing the financial transaction experience at the teller line.

You will be able to follow our progress on our social media pages.

The Advantage at ISU Credit Union

The Advantage offers timely rewards and job loss protection, giving eligible home buyers an added advantage that may be used with HomeReady®.

Timely Rewards

Receive a \$500 cash reward by making on-time payments at no additional cost. Reward is distributed after your 60th on-time payment.

Job Loss Protection

Involuntary unemployment protection for the first two years, giving your peace-of-mind knowing your mortgage payment is covered.

- Up to six monthly mortgage payments, not required to be consecutive
- A monthly benefit up to \$1,500
- Total protection up to \$9,000 during coverage period

HomeReady®

The path to home ownership may seem challenging...until now. Introducing HomeReady® mortgage.

Eligible for home purchase, HomeReady® is designed for both first-time and repeat buyers and offers flexibility of down payment resources. And, best of all, it offers down payments as low as 3%!*.

Contact Kay or Christy to learn more about The Advantage or any other mortgage lending products and services available at ISU Credit Union.

**Subject to credit approval.
HomeReady® is a trademark for FannieMae.*

*For monthly mortgage insurance only.
To receive \$500 Timely Reward, mortgage payments cannot exceed 61 days late.
Unemployment protections has a two month waiting period from closing date.
Timely Reward & Job Loss Protections are not available for properties in Alaska or North Dakota.*



2018 Tax Information

Watch for your 2018 tax information at the bottom of your year-end statement.

Our Routing/ABA Number is 274975932.



NMLS #486345

Open Your 2019 Christmas Club Share Account



Wouldn't it be nice to have a holiday season that was stress-free? While we can't eliminate those unwanted Christmas parties or all that holiday travel, we can make at least one thing easier. Our Christmas Club Share Account allows you to save money all year so that your holiday shopping will be stress free. Call to learn more or stop by to open yours today!

Three Reasons To The Use Go ISUFCU Mobile App

It's 2019. You don't go anywhere anymore without a super powerful computer in your pocket. There are tons of apps available for any smart device you may own, and one app that is a must-have is definitely your credit union's mobile app. If you're not savvy with a mobile account access app yet, here are three reasons you should be...

It's easily accessible: Everywhere you go, your smartphone is more than likely in your hand or in your pocket/purse. Your credit union is 10 minutes away, and your laptop is in the other room with a dead battery. Does that sound right? Well, if you need a quick look at your accounts, look no further than your credit union's mobile app. It's pretty much always within arm's reach and available to you whenever you need it.

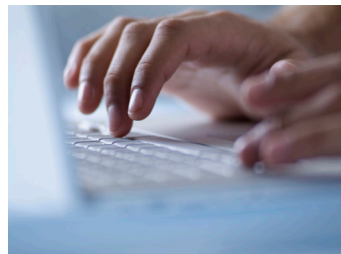
It's simple to login: If you're an iPhone user, logging into our mobile app couldn't possibly be any easier. If your phone is a few years old, you can login with the touch of your finger. If you've got the latest Apple tech, thanks to Face ID, all you have to do is look at the screen. Android's facial recognition software isn't quite up to par with Apple's, but it's not too far behind.

It's a lot less work: We're sure you can think of a few reasons why you'd need to travel to the credit union, but mobile account access has definitely made one big reason obsolete. Depositing checks has never been easier than it is with Remote Deposit Capture. Simply type in an amount, select which account you'd like it to go into, and then take a photo of both sides of the check. Boom. Done. It's just that simple.

From CUInsight.com

Sign Up for E-Statements Today

View your monthly financial statements online instead of receiving them through the mail. You can view, print, or save up to the last 12 months of your 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 contact the credit union at 812-234-1021 or toll-free 800-628-1021. If you're already registered for CUOnline Account Access, you can find the link to begin receiving your e-statements under Electronic Statements.

Pay Your ISUFCU Loan Online

To make loan payments from another financial institution and view your loan history visit our website isucreditunion.com.

Register for CUOnline Access in the upper left-hand corner of our main page using the following information:

Username = Member Number
Password = Last Four Digits of Primary Member's Social Security Number

Once registered, locate **Transfer Funds** tab on the Yellow tool bar then to **Loan Payment**.

Use the routing number and account number of the financial institution from which the payment will be taken.

This can be done on the CU Go Mobile App as well.

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 Account Access:

www.isucreditunion.com

CU Go Mobile Account Access

go.isufcu.org or
Download our app & search for
Go ISUFCU
in your app store