



## Holiday Closings

**INDEPENDENCE DAY**  
Friday, July 3rd (observance)

**LABOR DAY**  
Monday, September 7th

**COLUMBUS DAY**  
Monday, October 12th

**VETERANS DAY**  
Wednesday, November 11th

**THANKSGIVING DAY**  
Thursday, November 26th

**DAY AFTER THANKSGIVING**  
Friday, November 27th

**CHRISTMAS EVE**  
Thursday, December 24th  
(close at 1 p.m.)

**CHRISTMAS DAY**  
Friday, December 25th

**NEW YEAR'S EVE**  
Thursday, December 31st  
(close at 1 p.m.)

**NEW YEAR'S DAY**  
Friday, January 1st

## For Your Information

### International

### Credit Union Day

As we celebrate International Credit Union Day this October, we celebrate, with more than 186 million people worldwide, that we're all part in making sure that members matter most. On October 15, take the opportunity to stop by our lobby so that we may extend our appreciation for your membership!

## Overdraft Coverage 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 options 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](http://www.isucreditunion.com)
- Visit our office
- Email us at [info@isucreditunion.com](mailto: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](mailto:info@isucreditunion.com). Please contact us with any questions.

# 2015 ISU Credit Union Scholarship Recipients Announced



## David Inman, Jr.

West Vigo High School

Pictured with Financial Service Representative, Lisa Neidlinger



## Shai Hollifield

South Vermillion High School

Pictured with Head Teller, Ashley Buker

ISU Credit Union is proud to announce the 2015 scholarship recipients; David Inman, Jr. and Shai Hollifield. David is from West Vigo High School and Shai is from South Vermillion High School. Both will attend Indiana State University this fall. David plans on majoring in physical therapy and Shai plans to study Elementary Education. David and Shai will each be receiving an \$8,000 award. We wish them the best as they pursue this new chapter in their lives.

## Paying for College the Smart Way

As more Americans pursue their dream of higher education, many students are looking for ways to fund the gap between financial aid and college expenses. That's why ISU Credit Union has partnered with Sallie Mae® to offer you the Smart Option Student Loan®, so that students and families can choose from three repayment options designed to help you pay off your loan faster and save money compared to a conventional private loan. With competitive interest rates, flexible repayment options, and a choice of variable or fixed interest rates, the Smart Option Student Loan is a responsible choice. Features and benefits of the Smart Option Student Loan include:

- A choice of competitive fixed and variable interest rates providing even more choice and flexibility
- No origination fees and no prepayment penalty
- Multiple in-school repayment options available
- Borrower benefits available – like rewards and interest rate reductions
- Rates that reward creditworthy borrowers
- Applying with a creditworthy cosigner may help you qualify and/or receive a lower rate
- 24/7 online account management

Investing in higher education continues to be one of the best decisions you can make-- and we want to help make it happen. Together, we can do this. Find resources for navigating the college application process, learn more about the Smart Option Student Loan, and apply online at [https://www.isucreditunion.com/loan\\_education.aspx](https://www.isucreditunion.com/loan_education.aspx). ISU Credit Union is not the creditor for these loans and is compensated for the referral of Smart Option Student Loan customers. This information is for borrowers attending degree-granting institutions only. Credit criteria and eligibility requirements apply.

## No Payment For 90 Days!

In addition to our great, low, new auto loan rates as low as 2.10% APR\*, you can now defer your first payment up to 90-days. That's right! Your first auto loan payment is deferred for 90-days! Call us today or go online to apply.

\*APR - Annual Percentage Rate



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Website: [www.isucreditunion.com](http://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](http://www.isucreditunion.com)

(24/7 Access)

### CU Go Mobile Account Access:

[go.isufcu.org](http://go.isufcu.org)

(24/7 Access)

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