



# ISU CREDIT UNION NEWS

Summer/Fall 2016

## Holiday Closings

**INDEPENDENCE DAY**  
Monday, July 4th

**LABOR DAY**  
Monday, September 5th

**COLUMBUS DAY**  
Monday, October 10th

**VETERANS DAY**  
Friday, November 11th

**THANKSGIVING DAY**  
Thursday, November 24th

**DAY AFTER THANKSGIVING**  
Friday, November 25th

**CHRISTMAS DAY OBSERVANCE**  
Monday, December 26th

**NEW YEAR'S DAY OBSERVANCE**  
Monday, January 2nd

## Celebrate With Us!

### **Indiana State University Homecoming**

*Saturday, October 1, 2016*

Join us at Tent City as we celebrate Indiana State University's Homecoming!

### **International Credit Union Day**

*Thursday, October 20, 2016*

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. Take the opportunity that day to stop by our lobby so that we may extend our appreciation for your membership!

## Technology Solutions for You!



Indiana State University has invested heavily in our technology solutions in recent years. We have launched several new services, including our new mobile app late in 2015.

Through our CUOnline Account Access, members can login from a desktop or tablet to have full access to their primary and joint accounts. Members can transfer funds, pay bills, load Purchase Rewards to their debit card, and view their eStatements among many other options.

Our new Go ISUFCU mobile app launched in November 2015. Members can download this to their Apple™ or Android™ device. Just like CUOnline Account Access, members can view their accounts, transfer funds, pay bills, and deposit checks through Remote Deposit. If you have never signed up for CUOnline Account Access, you will need to contact the credit union during normal business hours so that we may initiate that process for you.

In April 2016, we upgraded to a more secure Touch-Tone Teller system. If you have not registered with the new system, you will need to use your Member Number and the last four digits of your social security number to begin the process. Instructions for this process can be found on our website or in our lobby.

Our goal is to offer the most innovative products and services available to our members. In the coming weeks and months we will be working on bringing you Apple Pay, Samsung Pay and a new ISU Credit Union website.

## For Your Information

The Supervisory Committee has engaged CliftonLarsenAllen, LLP Certified Public Accountants, to complete the annual audit of Indiana State University Federal Credit Union. In conjunction with the audit, the auditors will select a sample of members' share and loan accounts to verify the account balances directly with the account owner by letter. If your account has been selected as part of the auditing process, you will receive a letter from CliftonLarsenAllen, LLP requesting information on a designated account.

If the information on the enclosed statement is NOT correct, please report the discrepancy directly to our auditors:

CliftonLarsenAllen LLP

Attn: Kira

9365 Counselors Row, Suite 200

Indianapolis, IN 46240

*DO NOT send payments to this address.*

# 2016 ISU Credit Union Scholarship Recipients Announced



## Sarah Wyrick

West Vigo High School

Pictured with Financial Service Representative, Lisa Neidlinger



## Alisha Van Arsdale

South Vermillion High School

Pictured with Marketing Coordinator, Amanda Vester

ISU Credit Union is proud to announce the 2016 scholarship recipients; Sarah Wyrick and Alisha Van Arsdale. Sarah is from West Vigo High School, and Alisha is from South Vermillion High School. Both will attend Indiana State University this fall. Sarah plans on majoring in accounting and Alisha plans to study English Education. Sarah and Alisha 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

Has your child recently made the important decision of where he or she is headed to college or graduate school this fall? Your family is likely now facing a new challenge—finding the right way to pay for it. After exploring grants, scholarships and federal loans, a private education loan can be an affordable and financially responsible way to fill the college financing gap.

For the upcoming 2016-17 academic year, ISU Credit Union has partnered with Sallie Mae to bring our members the Smart Option Student Loan®, allowing families to design the private education loan that's right for them. To encourage responsible borrowing, the Smart Option Student Loan also offers the following benefits:

- **Competitive Rates:** Access competitive variable and fixed interest rates.
- **No Origination Fee:** Members benefit from no origination fee or prepayment penalties with the Smart Option Student Loan.
- **Choice and Flexibility:** Multiple convenient repayment options are available for students and their families to choose the option that best meets their needs. Students are encouraged to make payments while in school to reduce finance charges and the amount owed, and more than half of customers choose this option.
- **Interest Rate Reduction:** Members may be eligible for an interest rate reduction by enrolling in the automatic debit option.

Keep in mind that many students heading to college are new to credit and may have little or no credit history. Adding a cosigner, such as a parent or other creditworthy person, may offer a better chance of approval and may help lower your interest rate. For more information or to apply visit our website or call 877-279-7172.

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 new auto loan rates as low as 2.29% 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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Fax: 812-235-5646

Email: [info@isucreditunion.com](mailto:info@isucreditunion.com)  
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)

### Go ISUFCU Mobile Access:

[go.isufcu.org](http://go.isufcu.org)  
(24/7 Access)  
Search for **Go ISUFCU**  
in your app store