



ISU CREDIT UNION NEWS

Winter/Spring 2016

Holiday Closings

NEW YEARS DAY
Friday, January 1st

MARTIN LUTHER KING, JR DAY
Monday, January 18th

PRESIDENT'S DAY
Monday, February 15th

GOOD FRIDAY
Friday, March 25th

MEMORIAL DAY
Monday, May 30th

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.

Snap & Deposit



Our NEW app is better-than-ever!

With the new ISU Credit Union mobile app, members can check their balances, pay bills, deposit checks and load purchase rewards onto their debit cards. Haven't downloaded it yet? Search for "Go ISUFCU" in your app store to find and download it.

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.

Scholarship Applications Now Available



The ISU Credit Union will again offer an \$8,000.00 scholarship to two graduating high school seniors from the class of 2016. The applicant must be an ISU Credit Union member in good standing, or the applicant's father, mother, stepparent or legal guardian must be an ISU Credit Union member in good standing, with an account opened on or before January 29, 2016. 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 1, 2016. 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.

EMV Debit Cards Coming Soon!



The new debit card you'll be receiving from Indiana State University Federal Credit Union looks a little different than the one you currently are using. There will be two noticeable differences with your new card. First, you'll notice a small "chip" embedded in the plastic. Old cards that don't have the chip use a magnetic strip on the back to permanently store your financial information, making it an easy target for data thieves. The second difference is that your new debit card will be MasterCard. These new cards should be in our members' hands sometime in the first quarter.

Forty-seven percent of the world's credit card fraud occurs in the U.S. As more consumers use the new chip cards this percentage should decrease. The chip in an EMV (Europay, MasterCard, and Visa) card creates a unique transaction code that can't be used again. So if a hacker should steal the chip information from a transaction, it would be useless because the transaction code is only valid for a single use.

Here's what you need to know about the new cards, according to the consumer engagement editors at the Credit Union National Association:

- The new debit and credit cards work exactly the same, but now they come with an integrated microchip that helps protect your financial information at chip-enabled terminals.
- Chip cards are the new security standard worldwide.
- When you receive an EMV card, you'll also receive information about how it's different than your old card, its enhanced security, and how to use it. Card issuers have discretion about whether they'll require you to use a signature when making payments or to use a PIN (personal identification number).
- The transaction process will be slightly different. You'll insert your EMV card in a POS terminal, wait for it to be authorized, and remove it. You'll either sign a sales draft or key in your PIN to complete the transaction.
- Other countries likely will stop accepting mag stripe cards after a certain date. You'll need an EMV card when traveling abroad, and international travelers in the U.S. will have the additional protection against counterfeit that EMV cards afford.
- It's possible that some merchants and card issuers may choose not to convert and will continue to use mag stripe technology for a time. Your card still will work at the checkout and consumers will continue to be protected from fraud liability.

More information will be posted about the new debit cards on our website and in our lobby. If you have questions, feel free to contact the credit union.

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](tel: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 Account Access:

www.isucreditunion.com

CU Go Mobile Account Access

go.isufcu.org or
Download our app & search for
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