



Holiday Closings

NEW YEAR'S DAY OBSERVANCE
Monday, January 2nd

MARTIN LUTHER KING, JR DAY
Monday, January 16th

PRESIDENT'S DAY
Monday, February 20th

GOOD FRIDAY
Friday, April 14th

MEMORIAL DAY
Monday, May 29th

INDEPENDENCE DAY
Tuesday, July 4th

For Your Information



**Apple and
Android Pay
Now Available**

Did you know that we support both Apple Pay and Android Pay? Now you can load your debit card onto your compatible phones and devices to pay without digging around in your wallet. Use it the next time you go to pay for your groceries, gas or anywhere a merchant has a contactless reader. For questions contact the credit union at 812-234-1021 or toll-free 800-628-1021.

Important Notice to Money Market Account Holders



Regulation D (Reg D) is a federal law that limits the number of transfers and withdrawals that you can make from an interest bearing (NON-transaction) account (Regular Savings, Money Market, or Club Account) to a Checking (Transaction) Account or to a third party. According to Reg D, you are limited to six pre-authorized, automated, or telephone transfers/withdrawals from any NON-transaction account each month. The regulation was established to prevent consumers from using interest bearing accounts as transaction or checking accounts and ensure that financial institutions maintain adequate reserves for the funds they

have on deposit. Federal Regulation D is something that ALL financial institutions must adhere to; it is not unique to Indiana State University Federal Credit Union.

As a Money Market Savings Account Holder, you are limited to 6 of the following transactions each month:

The following transactions are subject to Reg D limitations:

- Transfers/withdrawals using CUOnline Account Access (including mobile account access)
- Transfers/withdrawals using Touch Tone Teller
- Transfers/withdrawals via telephone, e-mail, or fax
- Pre-authorized, automatic, scheduled, or recurring transfers/withdrawals

Transfers and withdrawals from an ATM, made in person, by mail, or to make a loan payment do NOT count toward the limit of 6. The information regarding Reg D is covered in the Indiana State University Federal Credit Union's Rate and Fee Schedule, Truth-in-Savings Disclosure, Item number 6. The limitation on Money Market Savings Account transactions as described above will be effective February 1, 2017.

For questions on Reg D and how it might affect your Money Market Share Savings Account contact the credit union at 812-234-1021 or toll-free 800-628-1021.

Christmas Club Account Payout Date Changes

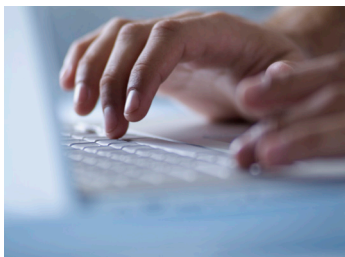
The Christmas Club Account payout date will change in 2017. The new payout date will be on October 1st. If that date falls on a weekend, as it does in 2017, the payout will occur on the following business day. Members may still access their Christmas Club Account without an early withdrawal penalty between the dates of October 1st and December 31st. Contact the credit union with any questions.

You pay how much for your checking account? Not here!

Have you been thinking about opening a checking account with ISU Credit Union? Now is the time to mooove! We have two options from which to choose: a standard checking account with check writing capabilities and our interest bearing e-green checking account allows you to be utterly paperless. Both types of accounts come with free online account access and bill pay. Contact the credit union to learn more.



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 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 can 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.

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 2017. 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 February 3, 2017. 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 7, 2017. Applications are available at select local 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.

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 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