



Holiday Closings

NEW YEAR'S DAY

Wednesday, January 1st

MARTIN LUTHER KING, JR DAY

Monday, January 20th

PRESIDENT'S DAY

Monday, February 17th

GOOD FRIDAY

Friday, April 10th

MEMORIAL DAY

Monday, May 25th

INDEPENDENCE DAY OBSERVANCE

Friday, July 3rd

2019 Tax Information

Watch for your 2019 tax information at the bottom of your year-end statement.

Our Routing/ABA Number is 274975932.

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.

For more information, 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 by clicking on Electronic Statements in the menu options.

Refinance Your Home at ISU Credit Union

You might be one of many Americans who could benefit from refinancing your home. About 3 million borrowers could save at least \$200 a month by refinancing. By refinancing and locking in a better rate on your loan, you could reduce your monthly payment and save thousands of dollars in interest on the life of your mortgage.

A lower interest rate also could allow you to build equity in your home more quickly. If you're considering refinancing, our mortgage department will run a copy of your credit report.



Items to bring to your appointment along with your application include:

- Copies of previous two years' W-2 forms
- If self-employed, please provide last two years' full tax returns for personal and business
- Copy of two most-recent pay stubs
- Three months' worth of the most recent statements for checking/ share draft and savings accounts
- Copy of title insurance policy
- Copy of current homeowners insurance policy
- Social Security numbers of all applicants

Approval

When you refinance, you close your existing mortgage and create a new one. The approval process to refinance is similar to the process of obtaining your original loan.

Our mortgage loan officers will consider your income and debt, credit score, and other factors affecting your financial situation. Your new interest rate will be based primarily on your down payment and credit score. When considering a refinance, you also want to understand your break-even point. Weigh the costs of refinancing against how much you'll save each month to know when you will recoup costs over the length of your new loan.

If you think it's time to look into refinancing your mortgage, contact Kay or Christy in our Mortgage Department at 812-234-1021 option 3. ISU Credit Union is an Equal Housing Lender.



Join us in 2020 as we celebrate 60 years of serving our membership in the Wabash Valley!

Open Your 2020 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!

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.

Don't Become a Victim of Fraud

- **NEVER** share your online login information
- **NEVER** allow a "friend" to use your account to process transactions
- **DO NOT** be a part of transactions that ask you to return part of check proceeds back to the sender
- **DO NOT** give anyone access to use your remote deposit
- **DO** speak with us before sending or receiving an international wire

As a reminder, ISU Credit Union will never solicit personal/private information through e-mail, phone calls or text messages. If you question a received message that appears to be from ISU Credit Union, please do not respond and contact us directly at 812-234-1021.

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

Download our app & search for **Go ISUFCU** in your app store



See your financial future clearly in **2020** at



 **ISU Credit Union**
Just ask what we can do for you!

Federally insured by the NCUA