



## 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 7th

MEMORIAL DAY  
Monday, May 29th

JUNETEENTH  
Monday, June 19th

INDEPENDENCE DAY  
Tuesday, July 4th



## 2022 Tax Information

Watch for your 2022 tax information at the bottom of your year-end statement.

Our Routing/ABA Number is 274975932.

## E-Statements

E-Statements are the convenient, secure way to receive your statements. Sign up today when logged into your CUOnline Account Access.



## Happy Retirement to

### Kathy Richardson & Kay Bishop-Kaperak

Two of our valued employees retired at the end of December 2022. After 35 years at ISU Credit Union, Kathy Richardson retired from her position of Vice-President of Finance. A lover of math and numbers, Kathy found her passion in accounting in high school. While building her career, she also built a beautiful family whom she says is her greatest joy. She is looking forward to spending time with her grandchildren in her retirement.

Kay Bishop-Kaperak has nearly 40 years experience in the financial services industry with 27 of those years spent in mortgage lending. She has been the Mortgage Department Manager for the past 17 years at ISU Credit Union. She has brought great knowledge and enthusiasm during her time at the credit union. As a lover of world travel, she is looking forward to spending time with her large family and traveling to new destinations with her husband.



Kathy Richardson



Kay Bishop-Kaperak

## Welcome to the ISU Credit Union Family!



Once a member, always a member. That's just how credit unions work. Whether you've been a member for 20 year or 20 days, you already know that ISU Credit Union is different from other financial institutions. We have a dedicated staff who care about our members and their financial well-being.

Now, we'd like to extend an invitation to your family. Because of your membership, your immediate family is eligible to join ISU Credit Union as well. That means that your spouse, children, parents, and grandparents can now become ISU Credit Union members regardless of where they live! Don't keep us a secret. We'd love to add your family to our family here at ISU Credit Union.

NOW OFFERING

# LAND LOANS

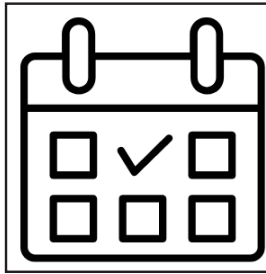
## ISU CREDIT UNION IS NOW OFFERING LAND LOANS!

- ▶ **FIXED RATE UP TO 15 YEARS**
- ▶ **UP TO 20 ACRES**
- ▶ **AS LOW AS 30% DOWN**

**Just Ask to Learn More!**

# There's still time to skip your loan payment in January!

Is your loan in good standing at ISU Credit Union? Have you made at least six (6) consecutive loan payments? Then you may want to consider Skip-a-



Pay! If you have already had one (1) payment deferred in the last 12 months, you may not qualify for the Skip-a-Pay program. For a \$25 fee, you may choose to skip your January loan payment.

You can find the form on our website or stop by to fill it out. The form should be completed by your scheduled due date.

*All Skip-a-Pays are subject to approval from our Loan Department.*

Have you moved, changed phone numbers, or gotten a new email address? We need your most current information in case we need to reach you regarding your account. You can make this change through CUOnline Account Access or by filling out a form the next time you're at the credit union.

### Office:

444 N. 3rd St.  
Terre Haute, IN 47807  
812-234-1021 \* 800-628-1021  
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)

### After Hours Information: Lost or Stolen

**Debit/ATM Mastercard®**  
833-337-6075

**After Hours Debit/ATM  
Mastercard® International**  
614-564-5105

**Lost or Stolen Visa®  
Credit Card**  
800-449-7728

**24-Hour Visa® Credit Card**  
855-522-2075

**CUOnline Account Access:**  
[www.isucreditunion.com](http://www.isucreditunion.com)

### Go ISUFCU Mobile Account Access

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

Federally Insured by the NCUA  
Equal Housing Lender  
NMLS #486345



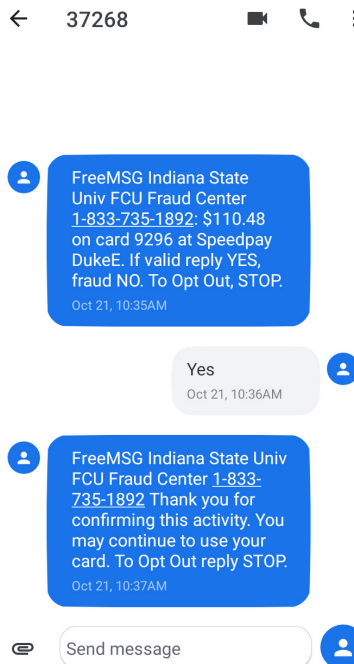
## Text Alerts for Debit Card Fraud Available Now

Our Fraud Department is now capable of sending a text to the primary member's phone number to verify debit card transactions (as seen pictured to the right). The message will start by saying:

**FreeMSG Indiana State Univ FCU  
Fraud Center 1-833-735-1892...**

The rest of the text message will then list out the transaction that has been flagged for verification. The Fraud Department will first attempt to reach our members via text message. If that is unsuccessful, a phone call will be made.

As always, should you see suspicious activity on your account, please contact the credit union as soon as possible. If it is after hours, the number to call for your debit card is 800-472-3272.



**SHARE CERTIFICATE SPECIALS  
GOING ON NOW!  
SEE CURRENT RATES AT [ISUCREDITUNION.COM](http://ISUCREDITUNION.COM)**