

Jump Start 2012 With a Bonus and Rebate Given in 2011!

Indiana Heartland FCU wants to show you how much we appreciate you being a part of our family and how thankful we are! IHFCU's Board of Directors would like to give back to its' owners with a **Bonus dividend of 1%!** Isn't that exciting! Unlike a bank, we are member-owned so we give back to the owners, which is **YOU!** (*Bonus dividend was included in your primary savings dividend.*)



**And that's not all.....
Because we have your
"best interest at heart"!**

IHFCU wants to reward our loyal members who have used IHFCU to meet their loan needs by giving all members who never went delinquent more than 30 days on their outstanding loans in 2011 a **1%** interest rebate! **Wow!** This means if you had a loan for 2.99% APR interest then for 2011 you only paid 1.99% APR! This has never been done at IHFCU, and doubt very many other financial institutions have ever done it! Look for the Interest rebate posted in your primary savings account.

We have your best interest at heart!

A Note from the Manager

Hello 2012! As we leave 2011, we would like to thank all of our members who remembered us this holiday season with their cards and treasured gifts. We can't predict what 2012 will bring, but we can only hope that it will be a better year than 2011 for all. We have many blessings, and we hope that you all will be able to focus on them. IHFCU's newest blessing is two new employees to serve you. Please welcome Amber White and Conarlton Worland to our credit union family!!

During these trying times, sometimes you aren't sure where to turn, but as a member of Indiana Heartland FCU, you can be reassured that you will continue to receive personalized attention and financial products to weather the year ahead. May 2012 be a healthy, safe and blessed year for you and your family. Remember, you are not only a member of IHFCU, you are part of our family, and we are here for you! God Bless you All!



**INDIANA
HEARTLAND
Federal Credit Union**

Hours of Operation

Monday - Tuesday.....8:30-4:30
Wednesday.....8:30-1:00
Thursday.....8:30-4:30
Friday.....8:30-5:30
Saturday - Sunday CLOSED

319 S. Berkley Road • Kokomo, IN 46901
(765) 854-3067 • (765) 854-3069 fax
www.indianaheartland.org
Sybil 868-3004



Winter 2012

Large Enough to Serve You... Small Enough to Know You

"SPRING BREAK"

Is approaching quickly... have you secured your room with a credit card yet? Do you really feel secure with carrying a lot of cash? If your answer is "No", then come in and apply for the one card most trusted, Indiana Heartland FCU Platinum Visa!

Why should you open another credit card and switch to IHFCU's Visa Platinum's Credit card?

- Annual Percentage Rates (APR) as low as 9.9%* with no annual fee!
- Reduce your finance charges with our low APRs to help reduce your balance quicker.
- No cost \$400,000 Travel/Accident insurance provided
- Auto Rental insurance included
- Transfer balances as low as 9.9%* with a low 3% transfer fee.

Now you see what I am talking about! So, what are you waiting for? Apply online today at

www.indianaheartland.org, or stop in the office and pick up an application!

**For every approved Visa Card applicant, you will be entered into a drawing for a \$100.00 prepaid Visa Card! Hurry, offer ends MARCH 31, 2012--- Just in time for Spring Break!*

*APR is based on your credit score. IHFCU is fully insured by NCUA

Start 2012 off right! Don't put your piggy bank on a diet!

New Year Certificate special

13 months .75% APY

\$500 minimum deposit needed

Available for a limited time only!

So, hurry in!

If you find a better rate,
we may be able to beat it!



~Winner's Bracket Update~

Throughout the year we have drawings to reward our loyal members:

Member Appreciation Day prizes: \$10 winners are: Kelsey Fewell; Nelda Lovelace; Mary Mynarski; Mikki Brown; Tanya Sherrick; Russell Gordon II; and Kenosha Pigg.

The winners of two (2) \$75.00 grand prize drawings: Alisha Kennedy and Amanda Hedrick!

Summer Loan Promotion winner of \$100 Gas Card was Joe Russell!

Christmas Loan Promotion winner was Jeffery Ford who won a "free" Christmas dinner with all the fixins.

Congratulations to all the winners!

Share & Draft Account Dividends

Declared & Paid December 31, 2011:

Regular Shares:

\$5-\$2500	1.15% APR
\$2501-\$10000	1.30% APR
\$10001-\$25000	1.40% APR
\$25001 and above	1.50% APR

(Your 1% bonus dividend is included in the above rate.)

Christmas Shares:

\$5 and above50% APR
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Draft Account:

\$5.00-2500.....	.10% APR
\$2501-\$10000.....	.15% APR
\$10001-\$25000.....	.20% APR
\$25001-above.....	.30% APR

Dividends are paid and declared at quarter end.

New Rates for 2012:

Regular Shares:

\$5-\$250010% APR
\$2501-\$1000020% APR
\$10001-\$2500030% APR
\$25001 and above40% APR

Draft Account:

\$5.00-2500.....	.05% APR
\$2501-\$10000.....	.10% APR
\$10001-above.....	.15% APR

Indiana Heartland FCU's 80th Annual Meeting will be held in May. Look for details in your April Newsletter. Being a member of IHFCU entitles you to vote for your Board of Directors. Every year, we have 2 board seats open for re-election that help govern your credit union. If you are interested in running for the board, please come in to the credit union and pick up an application and return it before March 15, 2012.

Member Service Reps

Buffey Hedrick, *Manager*
 Shelley Sautter, *Asst. Mgr./Sr. Loan Officer*
 Karen Wren, *Member Rep*
 Amber White, *Member Rep*
 Conarlton Worland, *Member Rep*

Holiday Closings

We will be closed in honor of the following holidays:

Martin Luther King	Monday, January 16
President's Day	Monday, February 20
Good Friday	Friday, April 6