



201 N Forest Ave Suite 3 Independence, MO 64050-2513 Phone: 816-521-5378 Fax: 816-521-5603
 email: creditunion@idschools.org Volume 17, Issue 4, December 31, 2021

HAVE YOU MOVED?

If you have moved in the last year please make sure that the credit union has your correct address. The post office will not forward tax information.

Let us be your Life SAVER ...

We have used this slogan for several years now and hope that the credit union is the first thing that comes to mind when you need to borrow money. Whether it is for a new auto, a vacation, to consolidate bills, an emergency car repair, or a tax bill we want to be your Life SAVER.

Dividends Declared -

The Board of Directors has declared a dividend rate equivalent to .20% Annual Percentage Rate (annual percentage yield of .20%) on Share and Vacation Club balances for the quarter ending December 31, 2021. Please review your statement to verify your dividend and balance. Any questions should be directed to 816-521-5378.

We have members tell us all the time “I am sure I would never qualify” but once we encourage them to complete the application they are surprised that we can and will help them. The success of the credit union is dependent on our loan portfolio as well as our other investments. The founding members of this credit union started it so that the employees of the district that became members would know they always have a place to turn for a loan.

Please contact us 816-521-5378 at anytime with any need you may have as well as pass the word along to fellow employees that we are here. The best compliment that you can give us is a referral, even if it is someone that does not need to borrow money but wants another way to save.

ANNUAL MEETING

Please join us for our annual meeting on **Thursday, April 21, 2022**
Large Meeting room @ Central Office
4:30 pm
 Please check our webpage for updates.
sites.idschools.org/itcu

FEES

It has always been the credit unions policy to not fee our members. Unfortunately the fee from the bank has continued to increase so we will be assessing a \$15.00 fee for returned checks and returned ACH items beginning March 1, 2022.

Start a Christmas Club

account today! You will have the money you need when it is time to shop! Call the credit union if you are interested or have any questions at 816-521-5378. You will receive your funds on October 1, 2022.



HOLIDAY CLOSINGS

MARTIN LUTHER KING DAY
 January 17, 2022
PRESIDENT'S DAY
 February 21, 2022
Office Hours
 Monday - Friday 8 - 4:30

