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 email: creditunion@idschools.org Volume 18, Issue 4, December 31, 2022

From the Credit Union President

Happy New Year! As we reflect on 2022 I want to thank our members for your continued loyalty. We saw our loan portfolio grow in the second half of the year and therefore we were able to double the dividend rate from December 2021 of .20% to December 2022 .40%. We worked hard to grow the credit union membership and we successfully opened 89 new accounts in 2022.

As we begin this new year, our aim is to meet our members needs by offering promotions each month. Please check our newsletters and our webpage for the monthly promotion. (sites.idschools.org/itcu)

While we navigate 2023 we will strive to meet the financial needs of our members by continuing to offer competitive loan rates and excellent service that we have worked hard to build. Our doors are always open because our members have ownership in this credit union and we love to hear comments, suggestions and concerns.

January Promotion

*Open a new account or start a new Christmas Club be entered to win a \$25 gift card.

*Refer a new member and get your name entered for a \$25 gift card.

*Take out a new loan get entered to win a \$50 gift card.

February Promotion

*\$50 off a Route 66 Extended Warranty

*\$50 off Auto Essentials

*\$25 off GAP Protection

March Promotion

*\$25 match deposit for a NEW member share account opened with \$25 and a new loan.

HOLIDAY CLOSINGS

MARTIN LUTHER KING DAY

January 16, 2023

PRESIDENT'S DAY

February 20, 2023

Office Hours

Monday - Friday 8 - 4:30

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.

ANNUAL MEETING

Please join us for our annual meeting on

Thursday, April 13, 2023

Central Office Large Meeting room

4:30 pm

Please check our webpage for updates.
sites.idschools.org/itcu

Light refreshments & prizes.

Dividends Declared - The Board of Directors has declared a dividend rate equivalent to .40% Annual Percentage Rate (annual percentage yield of .40%) on Share and Vacation Club balances for the quarter ending December 31, 2022. Please review your statement to verify your dividend and balance. Any questions should be directed to 816-521-5378.

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, 2023.



