

Over 50 Years of SERVICE

ITCU

Independence Teachers Credit Union



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THANK YOU!!

A great big thank you to all of our members that made this quarter of 2018 record breaking! We have surpassed our loans per month record by leaps and bounds in August when we made 100 loans valued at over \$400,000! This was a very busy third quarter as we opened 38 new accounts and made 162 loans totaling \$957,473.19 bringing our YTD totals to 66 new members and 277 new loans totaling \$2,345,690.78! Help us reach a goal of \$3,000,000.00 in loans for 2018. Please continue to spread the word to district employees about the credit union so others can reap the benefits of fast friendly service and rates that even the dealers say they cannot beat! Also, remember your children and grandchildren can become members and have the same great benefits. Our increase in loan business is how we are able to increase the dividend rate and then everyone enjoys the profits!

2019 Annual Meeting

Please join us as we celebrate
60 years
 of service to our members.

Central Office Cafeteria

Thursday, March 21, 2019
 4:30 pm

*Refreshments and prizes

SKIP - A - PAY

*Just in time for the holidays! Skip-A-Pay offers you the flexibility to pick when you want to skip! Pick the month you want to skip your loan payment, October through December, for a small fee of \$25.00 per loan. **Some restrictions apply, call the credit union to see if you qualify. Skip a Pay is only allowed 2 times per loan term and once annually. You must have made a minimum of 6 months of payments to qualify.*

Benefits Fair

The district benefits fair will be on
 Monday, October 22, 2018
 2:30 pm - 6:30 pm

Look for the credit union's booth at the fair and sign up to win a gift card.

Attention to all those participating in our Christmas Club program, all funds in the Christmas Club accounts will be deposited in to your share savings. Please contact the credit union when you are ready for your funds as we will be happy to send you a check or direct deposit your funds into your checking account for those with pre authorization on file.

New Christmas Club starts October 1, 2018, call today to get started!

Dividends Declared

The Board of Directors has declared a dividend rate equivalent to .35% APY (annual percentage yield) on Share & Vacation Club balances for the quarter ending September 30, 2018. A rate of .50% will be paid on our Christmas Club accounts. Please see your statement to verify your dividend and balance.

Worlds of Fun 2018 single day tickets are available thru TicketsatWork.com/worldsoffun or by calling 1-800-331-6483. Company code INDYTCU. Worlds of Fun is having a Season Pass special at their website thru **October 28, 2018**, lowest price offering plus pass is good remainder of this season including an all new **Winterfest!** If you have any questions you can call the office at 521-5378.

SILVER DOLLAR CITY tickets are available in the office until the end of the season, December 30, 2018.

One day passes Adult - \$59.38 Child - \$49.33
 Two day passes Adult - \$64.75 Child - \$54.70



WINNER! Rebekah Huntley is our winner of the summer ticket promotion.

If you would like to be in a drawing for a **Silver Dollar City** ticket to be used by **December 30, 2018** please call or stop in to have your name entered.

2019 CALENDARS

Back by popular demand we have 2019 pocket and wall calendars! There is a limited supply so stop in and pick up your new calendar.

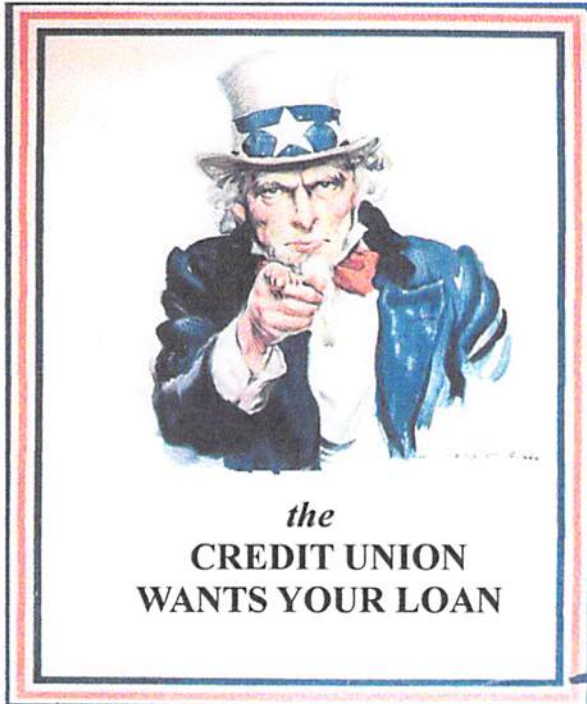
HOLIDAY CLOSINGS

THANKSGIVING

November 22 - 24, 2018

WINTER BREAK

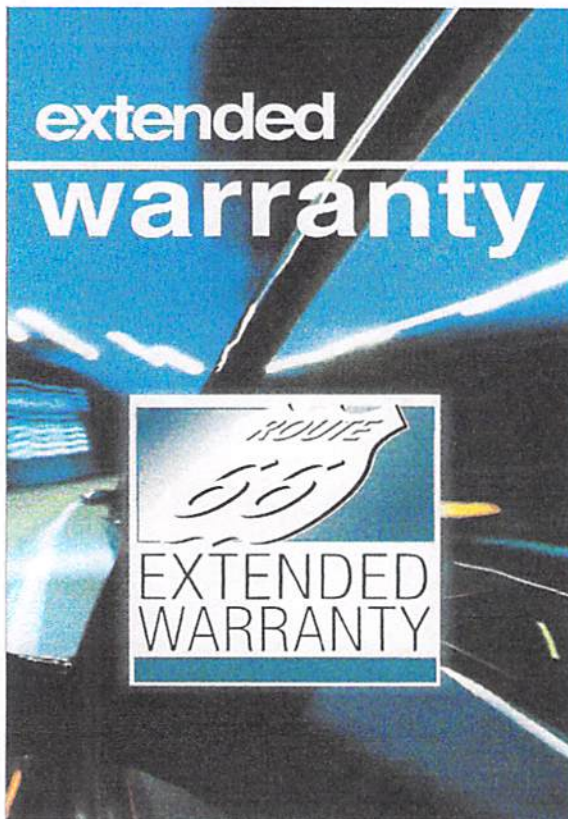
December 24, 2018 - January 1 2019
 Office hours resume January 2, 2018
 7:30 am - 5:00 pm



Auto Loan Information

You may ask why should I consider getting my next car loan from the credit union? Here are just a few reasons that it would be your best choice:

1. Unbeatable loan rates!
2. GAP Protection for \$250 (effective January 1, 2019 the cost will be \$299) with an auto deductible reimbursement included with no extra fee.
3. Extended Warranty available with a transfer of ownership & refund of policy if vehicle is a total loss.
4. Fast friendly service!!
5. NO administrative fees.
6. Extend 1st payment up to 90 days.
7. Payroll deduction & ACH payments



We would love to have the opportunity to quote you a price for an extended warranty on your vehicle. We do not have to have the loan for you to be able to buy the warranty. We even offer a loan to help with the cost of the policy. Call the credit union today for more information.

Keep it covered with

(Guaranteed Auto Protection)

GAP is Total Loss Protection... and then some

The moment you drive your vehicle off of the lot, it depreciates about 20% on average. And you can count on roughly a 15% decline in value each year for the next four years.

If your vehicle is stolen or damaged and deemed a total loss, you are responsible to pay the difference between what you owe and what your insurance company says your vehicle is worth.

GAP can help cover the difference and potentially save you thousands of dollars.

****Effective January 1, 2019 our rate for GAP Protection will increase to \$299. This increase was necessary to cover the increase of our contract with the carrier.**