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HELP US GROW OUR MEMBERSHIP

Our best advertisement is **YOU!** Our members spreading the word about the credit union and the benefits of becoming a member helps build our member base the most. If you refer us to an eligible person you could win \$50! An eligible member could be another ISD employee, your spouse, your child or grandchildren. We will also have a drawing of those that join from a referral for \$50. All they have to do is bring in a card or slip saying that you are referring them. This is a great place to get lower interest loans and save for your future. Each new member must come into the credit union and have a valid government ID, their social security card and a minimum of \$6.00 cash or check.

Thank you in advance for your continuing support and helping us **GROW!**

SAFETY ALERT!

Please do not send an email that may contain your personal information such as your social security number, birthdate or account numbers. Email is not safe enough to have your personal information shared. If you send us a loan application please leave that information blank because we should have it on file. Email is an easy hack so it is not safe for that to be included. The credit union will not text information so if you get a text asking to call it is most likely a scam. Remember our system is not on the internet so your personal information is safe.

PROMOTIONS

October Loan promos - Auto loans will get a **0.25%** deduction off the stated rate if your payment is made by payroll deduct or ACH. We are also offering to match most dealers rates, contact us for details.

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, November or 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.*

HOLIDAY CLOSINGS

THANKSGIVING

November 27 - 29, 2024

WINTER BREAK

December 23, 2024 - January 1, 2025

IMPORTANT

Is the account information we have On file current? Have you moved? Changed your address, name, or phone number? It is crucial that your account information be kept safe and sent to the right place. As the year ends and we are getting our tax documents for the year end ready we request that you please be sure and contact the credit union office by calling 816-521-5378 or email at creditunion@idschools.org.

Do you have a joint owner or beneficiary named on your account? Please protect your funds so they do not get tied up in Probate court. Not sure? Give us a call.

Dividends Declared

The Board of Directors has declared a dividend rate equivalent to **1.25% APY** (annual percentage yield) on Share & Vacation Club balances for the quarter ending September 30, 2024. A rate of **1.50%** will be paid on our Christmas Club accounts.

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, 2024, with these parameters:

- *The account cycle is October 1, 2024 to September 30, 2025
- *Periodic payments must be made during the cycle
- *If funds are withdrawn before the end of the cycle the dividends are forfeited and the club account is closed until the new cycle begins.





OPEN HOUSE

Please join us on
Thursday, December 14, 2023
8:00 am to 4:30 pm

We hope you are able to stop in and enjoy
some refreshments and enter for our
drawings for many great prizes!!

Gift Baskets
Holiday Meal from Hy-vee
Holiday Meal from Price Chopper
Gift Cards

Please check our webpage for up to date promotions and news on current offerings.
sites.isdschools.org/itcu

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