



Over 50 Years of SERVICE

ITCU

Independence Teachers Credit Union



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Volume 20, Issue 3, September 30, 2025

SAVINGS YOUR WAY

The Credit Union offers great dividends on your savings account, but did you know that you can open multiple sub-share accounts with that same great dividend rate?

Sub-shares, allow you to put money aside for things like vacations, home repairs or upgrades, personal property taxes, emergency funds or anything else. These sub-accounts offer a great way to set money aside without having to worry about whether you have enough in your main savings account to meet each need. The best part is that you can set up as many as you need. If this sounds like a great option for you reach out to the credit union office and we will be happy to help you.

ROUTE 66 EXTENDED WARRANTY

Did you know that the credit union offers extended warranties for most vehicles? You do not have to have a car loan to purchase the warranty and we also finance them. With the high cost of car repairs we highly recommend you consider purchasing an extended warranty.

Contact the office today and we will be happy to send you additional information about the warranty coverage. There is NO deductible on repairs and your coverage can be comparable to the factory coverage.

If you purchase a Route 66 Extended Warranty we will give you a \$25.00 discount off the price October 1, 2025 - December 31, 2025.

Dividends Declared

The Board of Directors has declared a dividend rate of 1.40%, **1.41%** APY (annual percentage yield) on Share & Vacation Club balances for the quarter ending September 30, 2025. A rate of **1.75%** will be paid on our Christmas Club accounts.

Please check your statement to verify your dividend and balance.

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 26 - 28, 2025

WINTER BREAK

December 23, 2025 - January 1, 2026

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.

Attention to all those participating in our Christmas Club program, all funds in the Christmas Club accounts will be transferred in to your share savings October 1, 2025. 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, 2025, with these parameters:

- *The account cycle is October 1, 2025 to September 30, 2026
- *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.

