



# Is your Mechanic on Speed-dial?

Take back your Independence with an Auto Loan from IFCU

RATES AS LOW AS...  
**3.99%** APR\*  
ON NEW OR USED MODELS!

**Kicking the tires because you already have an Auto Loan?**

No worries! Just zoom in and ask how you can qualify to re-finance your loan to a lower rate!

[independentfcu.org](http://independentfcu.org)

\*Rates and terms are subject to change without notice. Rates and terms may vary based on the individual credit worthiness of the applicant(s).



## Why Throw Away Your Money? Save with Sprint!

Independent Federal Credit Union has joined with Sprint to allow our members to be a part of the over 1 Million credit union members nationwide that are already saving over \$90 million on their wireless plans! Independent Federal Credit Union is pleased to bring our members these major savings through the Sprint Credit Union Member Discount Plan.

Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive.

**4 Ways to Get Your Discount:**

- Visit [Independentfcu.org](http://Independentfcu.org)! Go to the News and Promotions page and click on the Sprint article.
- Call 877.SAVE.4CU (877.728.3428) and let them know you're a credit union member. Ask to be a part of the NACUC\_ZZM Corporate ID to save
- Click [www.SprintSave4CU.com](http://www.SprintSave4CU.com)
- Visit your nearest Sprint store

**Ways you can save:**

- 10% off most regularly priced Sprint individual service plans
- 15% off most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers

If you have any questions about the Sprint Credit Union Member Discount Plan don't hesitate to give Member Services a call!

**What are you waiting for? Start saving today!**

**NEW** Saturday Lobby Hours  
**Members First!**  
Saturday ..... 9:00 AM - 12:00 PM  
**Teller Transactions Only**



# Staff Spotlight **Connie Lodde, CEO**



Get to know the folks at Independent Federal Credit Union



Connie Lodde

Connie Lodde leads your credit union with a determined spirit of improvement and continued stability. Connie brings to the office of CEO a financial Credit Union background dating back to 1985. She is a graduate of Anderson University, and her dedication to the Madison County community remains strong and rooted. Connie believes deeply in furthering your financial stability and allowing you to fully experience the independence gained from being a vested member in Independent Federal Credit Union. As CEO, she backs her philosophies with hard work and an eye on continuous improvement. This effort sometimes comes with having to make decisions that are tough, but must be made to ensure, your credit union remains strong and viable well into the future. Connie appreciates the dedicated teamwork of the staff. Independent Federal Credit Union believes in people helping people; and that is just what Connie Lodde strives to do everyday.

## SAVE THE DATE!

### IFCU ANNUAL MEETING Tuesday April 24th 2012

The Annual Meeting will be held on Tuesday April 24th, 2012 at the Main Office located at 3737 South Scatterfield Road (38th & Scatterfield) in Anderson, IN. at 5:30 p.m.

### Board Elections...

The following is a list of candidates up for election:

- **David Johnson - 2 Year Term**

### Lobby Hours

Mon, Tues.....9:00 AM - 5:00 PM  
 Wednesday .....10:00 AM - 5:00 PM  
 Thurs, Fr.....9:00 AM - 5:00 PM  
 Saturday **NEW** .....9:00 AM - 12:00 PM  
Teller Transactions Only  
 Sunday.....Closed

### Drive-Up Hours

Mon, Tues.....9:00 AM - 5:00 PM  
 Wednesday .....10:00 AM - 5:00 PM  
 Thursday .....9:00 AM - 5:00 PM  
 Friday .....9:00 AM - 6:00 PM  
 Saturday .....9:00 AM - 12:00 PM  
 Sunday.....Closed

### Main Office

3737 South Scatterfield Rd  
 (38th & Scatterfield)  
 Anderson, IN 46013  
 Phone: 765-649-9271

### HOLIDAY CLOSINGS

Martin Luther King Holiday  
 January 16, 2012  
 President's Day  
 February 20, 2012

ART (Audio Response) 649-9271 option #2  
 (24 Hour Telephone Access)

Toll Free: 1-800-284-5233

Fax: 765-641-7610

E-mail: independent@independentfcu.org

### 24-HOUR ATM LOCATIONS

#### MAIN OFFICE

3737 South Scatterfield Rd  
 (38th & Scatterfield)  
 Anderson, IN 46013

#### HARVEST MARKET

1212 North Lincoln  
 Alexandria, IN

#### NORTH BRANCH

110 E. 300 N  
 Anderson, IN 46012

#### WEST BRANCH

3607 Nichol Ave.  
 Anderson, IN

#### 32 & BY-PASS

2205 E. 3rd St.  
 Anderson, IN

#### REMY, INTERNATIONAL

600 Corporation Dr.  
 Pendleton, IN



Gift yourself the perfect

(you fill in the blank)

this holiday season with a personal loan from Independent.

Home Entertainment System?

Island Get-a-way?

Take The Kids Skiing?

Replacement Windows?

Reduce Credit Cards?

Perfect Holiday Gifts?

Replace Home Insulation?  
 (last year for energy tax credit)

New Snow Blower

Car Repairs or Down Payment?

With rates as low as

**7.99%\*** APR

your (blank)

just got a little closer.

\*Rates and terms are subject to change without notice. Rates and terms may vary based on the individual credit worthiness of the applicant(s).



Sign Up for  
**E-Statements**  
 today and avoid fees.

Log-in to your IFCU account and click on the E-Statement link to get started.

**Independentfcu.org**

### MEMBER REMINDER...

Dont forget we have our community room available for rent. Please call Bobbi at ex.1146 for room rates and booking details. Thank you.