

July 2024



www.indianheadcu.org

Quarterly Newsletter



Groundbreaking News!

Construction has officially started on our new Indianhead Credit Union Grantsburg Branch Office. The new location will be on the corner of Wisconsin State Highway 70 and South Roberts Street. In spite of the rainy season we've had, the completion date seems to still be on target for mid-November. Indianhead Credit Union President, Dale Gottschalk, confirms that, "In addition to the full range of financial products and services already offered to the members in Grantsburg and its surrounding communities, the new branch will be adding a drive-up window as well as an ATM. The ATM's features will include balance inquiries, balance transfers, cash withdrawals along with cash &/or check deposits. This will give our members 24/7 access to their cash."

A groundbreaking ceremony was held on Monday, June 3rd. Those participating are seen in the photo above. From left to right: Russ Schramm, Architect; Adam Locke, Project Manager; Michael Ostrenga, Indianhead Credit Union Chairman of the Board; Dale Gottschalk, Indianhead Credit Union Chief Executive Officer/President; Jacqueline Finch, ICU Grantsburg Branch Manager; Bridget Woods, ICU Grantsburg Member Service Rep; Andrea Albarado, ICU Grantsburg Member Service Rep; Richard Mooney, Indianhead Credit Union Board Director; Tyler Green, Superintendent

Holiday Closings

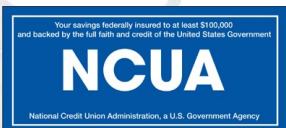
Indianhead Credit Union will be closed:

• Labor Day •

Monday, September 2

• Indigenous Peoples' Day / Columbus Day •

Monday, October 14



"Providing confidential, quality service with a small town touch."

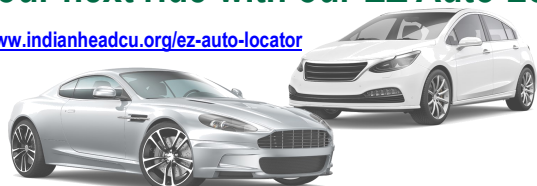


Spoooner: 104 East Maple Street, Spoooner, WI 54801 • www.indianheadcu.org • (715) 635-8273 • (800) 645-9391 • Fax: (715) 635-6913
Grantsburg: 138 West Madison Avenue, Grantsburg, WI 54840 • www.indianheadcu.org • (715) 463-5515 • (866) 836-4533 • Fax: (715) 463-5141
Superior: 1225 Tower Ave, Superior, WI 54880 • www.indianheadcu.org • (715) 392-4524 • Fax: (715) 392-4450

Use your debit card and gather around the fire!

Find your next ride with our EZ Auto Locator!

www.indianheadcu.org/ez-auto-locator



Our mission is to help you save money on important decisions like buying a vehicle.

- You can take a Virtual Test Drive from the comfort of your home.
- The Price Curve tool will tell you if each listing is fairly priced.
- The Find Better Price tool will search for a better deal on similar vehicles.
- Free CARFAX and AutoCheck reports are available for many vehicles.
- This site prevents 3rd-party cookies and ads - your privacy is important to us.

All auto loan members receive a free [myEZ Car Care Membership](#) to save you money on auto service and travel.

See a full list of even more auto research tools on our website!

Our first ATM is here!

We've had a few glitches along the way, but the ATM at our Spooner Location is finally up and running. Indianhead Credit Union thanks you for your patience during this process.



Use your debit card and gather around the campfire!

Venture to the great outdoors! Each time you use your debit card for a PIN- or signature-based purchase, now through September 30, 2024 you'll automatically be entered for a chance to win great prizes in the Cozy Campfire Rewards promotion.

Camp out with friends during the Cozy Campfire Rewards promotion, when you use your Indianhead Credit Union debit card, shopping and checkout is fast and easy. Every purchase earns you another chance to win!

Life is better by the campfire! Simply use your Indianhead Credit Union debit card to pay for all your daily essentials. Paying with your debit card is safe and helps you stay on budget. Plus, you could be on your way to winning great prizes!

- **Grand Prize:** \$500.00 SHAZAM gift card
- **Eight Monthly Winners:** \$50 SHAZAM gift card
- **One Monthly ICU Winner Guaranteed:** \$25 each month

The more you use your debit card, the more chances you'll have to win! Don't have a debit card? Stop in or apply online today!

No purchase is necessary to enter to win. A purchase will not increase your chances of winning. Void where prohibited. Promotion period is between July 1, 2024 and September 30, 2024. Visit <https://www.shazam.net/services/marketing/sdr-rules> for official rules and complete contest details.

Use your debit card and gather around the fire.

Each time you use your debit card to make purchases between **JULY 1 - SEPT. 30, 2024** you'll automatically be entered for a chance to win!

Don't have a debit card? **APPLY TODAY!**

SHAZAM

Cozy Campfire Rewards

Use your debit or ATM card for PIN- or signature-based purchases from 12:00:00 a.m. PT on July 1, 2024 through 11:59:59 p.m. PT on September 30, 2024 (the "Promotion Period") for chances to win a \$500.00 SHAZAM gift card, or a \$50.00 SHAZAM gift card, eight (8) of which will be given away each month of the Promotion Period. Entry for these drawings automatically occurs every time a customer of an enrolled SHAZAM financial institution makes a PIN- or signature-based purchase processed through SHAZAM during the Promotion Period with an ATM or debit card issued by such financial institution.

SHAZAM, Inc. ("SHAZAM") is the sponsor of the Cozy Campfire Rewards SHAZAM Sweepstakes (the "Sweepstakes"). There is no limit on entries per eligible customer during the entry period. Chances of winning a prize are based upon the number of eligible entries received. These prizes may not be exchanged or redeemed for cash or credit.

Cozy Campfire SHAZAM Sweepstakes Official Rules and Regulations

To enter: There are two (2) ways to enter the Sweepstakes during the Promotion Period: 1) Automatic entry: One entry into the drawing automatically occurs for each ATM or debit card PIN- or signature-based purchase completed during the Promotion Period by a customer of an enrolled financial institution. Certain restrictions may apply. Only ATM or debit card PIN- or signature-based purchases made during the Promotion Period by cardholders that are not in default under the customer agreement for that account using cards issued by a participating financial institution during the Promotion Period and said transactions are processed through SHAZAM are eligible for automatic entry. In the event of a dispute as to who submitted a particular cardholder entry, such entry will be deemed to be submitted by the primary person in whose name the card used to enter the Sweepstakes was issued. Account adjustment transactions/returns, cash advances, balance transfers, non-U.S. dollar purchases, payment of late fees or over-limit fees, and health and benefit cards are excluded from automatic entry. ATM or debit cards or card numbers that are stolen, fraudulent, tampered with, or otherwise altered are not eligible for automatic entry. Automatic entries must be made by 11:59:59 p.m. PT on June 30, 2024, in order to be eligible. 2) To enter without purchase: Send a 3" x 5" postcard with your name, address, phone number, the name of your enrolled financial institution, and their ABA number to: Sky High Rewards SHAZAM Sweepstakes, 6700 Pioneer Parkway, Johnston, IA 50131. Mail-in entries must be postmarked by June 30, 2024 and received by July 7, 2024 in order to be eligible. Enter as often as you wish; however, each mail-in entry must be mailed in a separate postmarked, stamped envelope. Entrants may enter only by using one of the entry methods described in these rules. Entries that are mechanically reproduced, copied, illegible, incomplete, or inaccurate are void. If a financial institution is not enrolled, any attempted entries received will not be considered valid. Entries become the property of ITS, Inc. and will not be acknowledged or returned. No purchase is necessary to enter or win. A purchase will not increase your chances of winning.

Eligibility: The Sweepstakes is open only to legal residents of the fifty (50) United States and the District of Columbia, 18 years of age and older as of April 1, 2024. Commercial card eligibility is subject to employer policies regarding rewards program participation. Void in Puerto Rico and where prohibited. Employees, directors and officers, and their immediate families (spouse, parents, children, siblings, and their respective spouses, regardless of where they reside), and their respective household members, whether or not related, of SHAZAM, ITS, Inc., and the enrolled financial institutions, and their respective parent companies, affiliates, subsidiaries, and divisions are not eligible to enter. The drawing is subject to all applicable federal, state, and local laws and regulations.

Drawing: Random monthly drawings will be held on or about the 15th of May 2024, June 2024 and July 2024. The potential Grand Prize winner will be selected in a random drawing on or about July 17, 2024, from all eligible automatic and mail-in entries combined. The random drawings will be conducted by SHAZAM. All decisions are final and binding on matters relating to this rewards campaign. SHAZAM will notify the enrolled financial institution that issues the potential Grand Prize winner's debit card. The financial institution will then notify the potential Grand Prize winner by U.S. mail and/or telephone on or about July 22, 2024.

Odds: Actual odds of winning the Grand Prize and monthly prizes depend upon the total number of eligible entries received.

Prizes: One (1) Grand Prize: \$500.00 SHAZAM gift card. Twenty-four (24) monthly prizes: a \$50.00 SHAZAM gift card, eight (8) of which will be given away each month of the Promotion Period.

Prize Restrictions: Any expenses not specified relating to the acceptance and use of a prize are the responsibility of each recipient.

Prize Claim: Winner will be notified by a traceable method of delivery, and where required, will be required to sign for the delivery. SHAZAM reserves the right to substitute a prize (or portion thereof) of comparable or greater value, at its sole discretion. All prize details are at SHAZAM's sole discretion.

Additional Terms: By participating, entrants agree to: a) the Official Rules, which shall be final in all respects; and b) release, discharge, indemnify, and hold harmless SHAZAM, Inc., ITS, Inc., and their respective participant financial institutions, and their respective subsidiaries, affiliates, officers, directors, and employees, from any liability, claims, or damages arising out of their participation in the drawing and the acceptance, use, misuse, or possession of any prize. By accepting a prize, winner agrees to, where legal, SHAZAM's and its designees' use of his/her name for advertising and publicity purposes without compensation and, upon request, will provide consent to such use in writing.

Limitation of Liability: SHAZAM is not responsible for printing or typographical errors in any related materials, or for stolen, lost, late, misdirected, damaged, incomplete, illegible, or postage-due mail or entries. SHAZAM reserves the right to cancel or modify the drawing if fraud or technical failures compromise the integrity of the drawing as determined by SHAZAM in its sole discretion. This drawing is governed by laws of the United States with venue in Des Moines, Iowa, for the resolution of all claims and disputes.

If you do not wish to receive future sweepstakes mailings from your financial institution, please send a removal request with your name, complete mailing address, and the first six digits of your ATM or debit card number, if any, to Card Services at the mailing address shown on your monthly statement provided from your financial institution which accompanies this mailing.

Conveniently Apply for a Loan Today: Online • By Phone • In Person