

64th Annual Meeting
Thursday, April 17, 2025
Spooner High School Auditorium
801 County Road A · Spooner, WI

5:30 - 6:15 · Dinner Served
6:00 pm · Cyber Security
7:00 pm · Meeting & Prizes

Please RSVP by calling or emailing Freddie at:
715-635-8273 ext. 210 · 800-645-9391 ext. 210 f.connor@indianheadcu.org

Wishing you a year filled with love, laughter,
and unforgettable moments!

Happy New Year 2025

NEW GRANTSBURG
LOCATION:
725 S ROBERT STREET



We're open and ready to serve you!

Accepting Scholarship Applications Now Until April 1st

You can apply online at www.indianheadcu.org,
pick up an application at your local branch, or see
your school guidance counselor.



Free Tax Return Preparation by Certified CU Volunteers

Indianhead Credit Union is again offering Free Tax Service for senior citizens and low
- to moderate-income individuals. This service offered to both ICU members and non-
members, living in Northwest Wisconsin. Returns will be e-filed and refunds can be
direct deposited to any financial institution without charge.

January 20, 2025, the Indianhead Credit Union VITA/TCE Site at 104 E Maple Street
in Spooner will begin scheduling tax prep appointments.

Appointment Dates:

\*Tentatively from February 4th until April 1th

\*\*Starting date is subject to change.

Please call Renee at (715) 635-8196 ext. 203 to schedule an appointment. If Renee
is unavailable, call: (715) 635-8273 or (800) 645-9391. Tax preparation will be availa-
ble Tuesdays: 9:00am - 12:30pm and Wednesdays: 9:00am - Noon & 1:30 - 5:00pm

What to bring to your tax preparation appointment?

- Proof of identification and birth dates for you, your spouse, and dependents on
the tax return
• Social Security cards &/or SSN verification letter issued by Social Security Ad-
ministration for you, your spouse, and dependents on the tax return
• Wage & earning statements from financial institutions (W-2s & 1099s).
• Copy of last year's state and federal returns if available and bank account rout-
ing & account numbers for direct deposit
• Total paid for daycare and daycare provider's tax ID number (their Social Securi-
ty Number or business Employer Identification Number)
• For married couples, both spouses must be present to sign the required forms if
filing a joint tax return electronically.

Notice: Change in Terms

FUNDS AVAILABILITY POLICY DISCLOSURE

Deposits at Automated Teller Machines (ATM's)

Previous: 104 E Maple St. Spooner, WI 54801

Effective Immediately:

Indianhead Credit Union ATM's are located at:

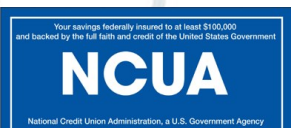
104 E Maple St. Spooner, WI 54801

725 S Roberts St., Grantsburg, WI 54840

Holiday Closings

Indianhead Credit Union will be closed:

Martin Luther King Day ~ Monday, January 20
Presidents' Day ~ Monday, February 17



Providing confidential, quality service with a small town touch.



# Use your debit card and let the fun begin!

## Election of Board Directors

As a member of Indianhead Credit Union, you **own** the Credit Union. As an owner of the Credit Union, it's your right to attend the annual meeting to hear reports, ask questions, and make your wishes known. Most importantly, this is your opportunity to elect the board of directors you feel will best represent you. You **can** make a difference.

Indianhead Credit Union needs YOU. The board of directors at Indianhead Credit Union is made up of qualified, volunteer credit union members. Each year we need new volunteers to serve on our board where you can help shape the future of your credit union while using your skills to contribute to its mission. Any eligible\* member has the right to run for the Board of Directors.

The board elections take place during the Annual Meeting. This year, the Annual Meeting is scheduled for Thursday, April 17, 2025. There are two (2) three-year term board positions to be filled. Up for re-election are Board Directors; Richard Mooney and Parrish Jones.

If you are interested in seeking a position on the board\* please send your resume by February 5th to:

**Indianhead Credit Union**  
Attn: Renee  
PO Box 100  
Spooner, WI 54801

A nominating committee has been appointed. The committee will select from the membership, at least one candidate for each term to be filled. The list of nominees will be submitted to the Board of Directors, and then the list of nominees will be posted at each Credit Union office. Also, a notice describing how any eligible member not selected by the nominating committee may petition to have his or her name added to the ballot will be posted in each Credit Union office.

\*To be eligible to run for the Board of Directors, one must be: at least 18 years old, a current primary member of the Credit Union, and have been a primary member for at least one year. A primary member is one who is named first on an account. One must also be a member in good standing and use the services of the Credit Union. Relatives of staff are ineligible to run for the Board of Directors. If you have any questions, please contact Dale at 715- 635-8273 or 800-645-9391.

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## Light Your Way Rewards

SHAZAM Debit Rewards is a quarterly program focused on helping you increase awareness of your debit card program and entice your cardholders to use their debit cards by giving them a chance to win great prizes — all at no cost to you! When your institution is enrolled in SHAZAM Debit Rewards, your cardholders will be automatically entered for a chance to win prizes each time they use their debit card for a PIN- or signature-based purchase.

The Light Your Way Rewards campaign runs January 1 - March 31, 2025. During Light Your Way Rewards, eight lucky winners will receive a \$50 SHAZAM gift card. At the end of the promotion period, one grand-prize winner will receive a \$500 SHAZAM gift card.

### Light Your Way Rewards 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 March 31, 2025, 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: Light Your Way Rewards SHAZAM Sweepstakes, 6700 Pioneer Parkway, Johnston, IA 50131. Mail-in entries must be postmarked by March 31, 2025 and received by April 7, 2025 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 January 1, 2025. 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 February 2025, March 2025 and April 2025. The potential Grand Prize winner will be selected in a random drawing on or about April 17, 2025, 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 April 22, 2025.

**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.



### LIGHT YOUR WAY REWARDS NEWSLETTER ARTICLE Use your debit card and step into the extraordinary!

Let your cardholders be amazed by breathtaking sights! Each time you use your debit card for a PIN- or signature-based purchase, now through March 31, 2025, you'll automatically be entered for a chance to win great prizes in the Light Your Way Rewards promotion.

Experience the breathtaking beauty of the northern lights during the Light Your Way 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!

Get ready for your next outdoor adventure! 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 and apply 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 January 1, 2025 and March 31, 2025. Visit <https://www.shazam.net/services/marketing/sdr-rules/> for official rules and complete contest details.

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