



JAN 2026 | WINTER NEWSLETTER

ANNUAL MEETING

SAVE THE DATE FOR OUR 65TH ANNUAL MEETING IN APRIL.

Members are invited to attend and participate in the election of board members for the coming term. The meeting will include financial updates, a review of 2025 accomplishments, and a preview of upcoming initiatives.

April 23, 2026

**Spooner High School Auditorium
801 County Rd A - Spooner, WI**

5:30 - 6:15 PM Dinner Served
6:00 - 7:00 PM TBD
7:00 PM Meeting & Prizes

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

DEBIT CARD REWARDS

Game Day Rewards

Use your debit card and score big this season.

Each time you use your debit card to make purchases between January 1st and March 31st, 2026, you'll automatically be entered for a chance to win!*

Don't have a debit card? Apply today!

 **SHAZAM**

*Terms apply. See full terms in branch or at www.indianheadcu.org/debit-card-rewards

ELECTION OF BOARD DIRECTORS

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 23, 2026. **We will have three (3) three-year terms and one (1) two-year term board positions to be filled. Up for re-election Michael Ostrenga, Larry Avery, Richard Hartmann, and Gregory Neve.**

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.

My Moolah!



Open a My Moolah Account Today!

My Moolah Youth Account helps kids and teens learn money skills while having fun. Earn 1% bonus interest on the first \$3,000, get \$5 for opening the account and another \$5 each birthday, plus access to scholarships, events, and tools to build credit. It's a simple way to start smart with money.



Learn more at
[Indianheadcu.org
/my-moolah](https://Indianheadcu.org/my-moolah)

SCHOLARSHIP PROGRAM

APPLICATIONS ARE NOW OPEN FOR OUR 2026 STUDENT SCHOLARSHIP PROGRAM.

We are proud to support local students who are working hard to shape their futures.

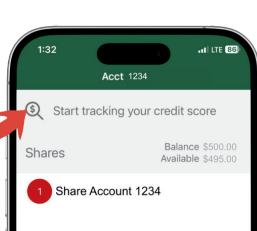
Every year we celebrate the hard work of local students through our Scholarship Award Program. If you are planning to continue your education, we invite you to apply for this year's scholarship. We are looking for students who show leadership, dedication, and a passion for learning.

Learn more and get your application at indianheadcu.org. Application, essay, and supporting materials due by April 1.

CREDIT SCORE

CHECK YOUR CREDIT SCORE!

Keep track of your **Credit Score** right in our Mobile App!



HOLIDAY CLOSINGS

New Year's Day

Thursday, January 1, 2026

Martin Luther King Jr. Day

Monday, January 19, 2026

Presidents Day

Monday, February 16, 2026

PERSONAL LOANS

AS LOW AS

12.99%
APR*

- No application fee
- Fast Local Approval

AUTO LOANS

AS LOW AS

4.59%
APR*

- No application fee
- Fast Local Approval

*Terms: Annual Percentage Rate (APR) shown represents the lowest possible rate for each loan type and term. Rate and term based on credit score and history. Rates and terms subject to change without notice. Not all applicants will qualify for the lowest rate. Your deposits are federally insured by the NCUA up to at least \$250,000 and backed by the full faith and credit of the United States Government. Equal Housing Lender. NMLS#464571

FREE TAX PREP

Starting January 19th, we will start scheduling free tax prep appointments available to seniors and low to moderate income individuals in Northwest Wisconsin. Open to members and non-members.

Service Details:

- E-filing available
- Free direct deposit to any financial institution
- *Appointment Dates:* Tentatively from February 3 – April 15
- *Location:* 104 E Maple Street, Spooner, WI
- *Tuesdays:* 9 AM – 12:30 PM
- *Wednesdays:* 9 AM – 12 PM, 1:30 PM – 5 PM

What to Bring:

- Photo ID and birth dates for all individuals listed
- Social Security cards or SSA verification letters
- W-2s, 1099s, and other income documents
- Last year's tax returns, if available
- Bank account and routing numbers
- Daycare payment amounts and provider tax ID
- Both spouses must attend to e-file a joint return

MONEY MARKET SPECIAL

EARN UP TO

3.867%
APY*

*APY accurate as of 12/01/25 and may change. Fees may reduce earnings. Minimum deposit and tiered APYs apply. This offer may change at any time. Federally Insured by NCUA