



COULD YOU USE MORE MONEY FOR NEXT CHRISTMAS?

The holidays are now over and people are starting to get bills and realize how much they spent on gifts, food, decorations travel and events.

Did you have the money that you needed to cover your holiday spending, or are you dreading your January credit card bill?

What if you could plan ahead and have the cash you need in time for the 2022 holiday season? Indiana Lakes FCU makes it simple for you. We offer both Christmas Club and Vacation Club Accounts for you to utilize and put your savings on automatic. If you do not have direct deposit, no problem, just pay your club account every time you get paid.

It is really simple, take the total amount you want to have in hand on November 1, 2022, and divide it into how many payrolls you have coming between now and November. If you already have a Christmas Club set up and still came up short, then consider upping your deposit amount. For example, \$25.00 a week for 52 weeks will yield \$1,300.00.

By saving each payroll, you have the money being deposited and wont miss it. A little each payroll will yield huge savings and give you peace of mind financially. Start today!!

Identity Theft Victim Checklist

Identity theft is one of the [top three consumer complaints](#) to the Federal Trade Commission.

The FTC's annual look at its Consumer Sentinel Network database of complaints found that the agency received more than 3 million complaints overall in calendar year 2018, with 15% related to identity theft.

If you are a victim, take these steps immediately:

Place a fraud alert on your credit reports, ask for a free copy of your credit report, and review those reports for evidence of accounts you didn't open. Fraud unit contacts are:

Equifax - www.equifax.com

Experian - www.experian.com

TransUnion - www.transunion.com

Close accounts—including share drafts/checks or ATM cards—that have been tampered with or used fraudulently. Contact all financial institutions and lenders, credit card issuers, utility companies, and the Social Security Administration to notify them of the fraud. Follow up each conversation with a letter.

File a report with law enforcement and insist on getting a copy of the report or the report number.

File a complaint with the FTC. Visit <http://www.consumer.ftc.gov/features/feature-0014-identity-theft> for more information.

Preapprove Your Way to a Better Car Deal

Before you set foot on the car lot, get preapproved for an auto loan at INDIANA LAKES FCU. Getting preapproved for a car loan means you'll know what kind of rate you'll pay, and what size loan you're qualified for.

Go to our website at ILFCU.org to apply online for a loan, or stop by the credit union for an application. If you have a joint owner, they will need to fill out their part as well. *(Stipulations do apply)*

If your total paycheck does not come direct deposit to ILFCU, you will need to provide the past 2 paystubs for all incomes of each applicant.

You will need to know the top amount you want to be preapproved for. It is better to ask for more than you actually will need. For example, preapproval for \$35,000.00 and the agreed sale price is \$27,900.00

After you have selected your vehicle, bring in the sales price and the vehicle information including year, make mileage, VIN, and additional features. ILFCU will look up the value to make sure the car value is in check with what is being asked for. The loan will then be set up if final approval is given.

If you have questions about how much car you can afford, or how financing works, an INDIANA LAKES FCU loan officer will be happy to help.

Once you're preapproved, you'll receive a preapproval letter (if desired) that you can take car shopping showing the amount you're approved for.

Getting preapproved is a big advantage, as it shows car sales staff that you're a serious buyer. It also removes the pressure of negotiating financing contracts at the dealership and allows you to focus your attention on finding the right vehicle. And, if you need another incentive, our low auto loan rates can get you on a faster track toward making your dream car a reality.

Call or stop in to INDIANA LAKES FCU today. We're here to help with all of your vehicle loan needs.

Stay Safe at the ATM



Stay Safe at the ATM

Automated Teller Machines (ATMs) are convenient way to access your funds using your debit card. That convenience also appeals to crooks. For that reason, it's important to learn how to access your funds safely and protect them from being accessible by others.

Every year, thieves steal millions of dollars from consumers by "skimming" their personal account information. Skimming involves a thief installing a magnetic card reader, or skimmer, over the actual card reader at an ATM or gas pump. When you swipe your card, the skimming device steals the information from the magnetic strip and transmits it to a remote computer.

Some skimming devices have cameras and overlay touchpads to capture your PIN. Other devices, called "shimmers," are as thin as paper and can be inserted into the card slot to clone the magnetic strip. Not surprisingly, the technology keeps evolving and it's difficult for law enforcement to stay ahead of it.

To avoid becoming a victim of ATM theft, follow these tips:

Check out the environment as you approach the ATM and be prepared make your transaction as soon as you get to it. If anyone is loitering around a machine, go to another one or return later. If someone takes interest in your transaction, leave the area and report suspicious behavior to the police.

Use the same ATM as often as possible. Memorize how it looks, so you will know if anything about it looks fishy. If anything is cracked, loose, or taped, don't use it.

Shield the screen and keypad with your body to prevent others from seeing and copying your personal identification number (called "shoulder surfing").

Don't count the cash while at the machine. Secure the cash before leaving the ATM and wait until you are in your car or another secure place before counting your money.

When using a drive-through ATM, keep all doors locked and other windows up.

Avoid ATMs in popular tourist locations, as they're common targets. When possible, use indoor ATMs, which are harder for thieves to tamper with.

Check your account often. If you notice unusual activity, contact us at INDIANA LAKES FCU immediately.

INDIANA LAKES FEDERAL CREDIT UNION

P.O. BOX 1064
WARSAW, IN 46581-1064

HOURS -

- LOBBY- MON - FRIDAY 9 AM - 5 PM
- DRIVE-UP- MON - FRIDAY 9 AM - 5 PM
SATURDAY 9 AM - NOON

TELEPHONE -

Credit Union: (574) 267-7497,
Zimmer Biomet: EXT. 12741
Sybil: (574) 372-4646
FAX: (574) 269-9509
Toll Free: 1-800-371-6762

WEBSITE - WWW.ILFCU.ORG

EMAIL - HELPDESK@ILFCU.ORG



DEPOSIT RATES

	APY
Regular Share Savings.....	0.10%
6 month Certificate.....	0.20%
12 month Certificate.....	0.25%
18 month Certificate.....	0.30%
24 month Certificate.....	0.35%
Money Market Accounts.....	
\$0 - 2,499.....	0.10%
\$2,500 - 24,999.....	0.25%
\$25,000 - 99,999.....	0.25%
\$100,000 & over.....	0.40%

LOAN RATES

Rates As Low As:

Home Improvement.....	6.50% A.P.R.
New Car - 2022+ - up to 72 months.....	3.25% A.P.R.
New Car - 2022+ - up to 60 months.....	2.75% A.P.R.
Used Car - 20210-2020.....	2.75% A.P.R.
- 2019-18.....	2.75% A.P.R.
- 2017-16.....	2.75% A.P.R.
- 2015 or older.....	4.00% A.P.R.
Signature Loans ..7.9%, 9.9%, 10.9%, 12.9%, or 17.90% A.P.R.*	
Misc/Secured - 48 month.....	6.25% A.P.R.
H.E.L.O.C (Home Equity).....	2.75% A.P.R.
Mortgage Information.....	Call the Credit Union
VISA.....	6.9%, 8.9%, 10.9%, 12.9%, or 15.9% A.P.R.*

* Based on individual credit criteria

All 2021 and older vehicles, if qualified and upon request, may go up to 72 months term at a calculated rate of 0.5% higher than the best qualified rate.

ILFCU reserves the right to match or beat any local competitor's rate

NOTICE: ALL RATES SUBJECT TO CHANGE WITHOUT PRIOR NOTICE; ALSO DUE TO TIMING, AND/OR CREDIT HISTORY

Credit Union 1st Quarter Closed Calendar 2022:

January 15 & 17 ... Martin Luther King Jr Day
February 19 & 21 ... President's Day

* When a holiday falls on a Friday or Monday, we will be closed on Saturday also.