



Serving
Kosciusko
County Since
1977

Spring Newsletter 2025

Get Ready for our Annual Meeting!



We look forward to seeing you for our Annual Meeting happening Thursday, May 15th, 2024 at Center Lake Pavilion in Warsaw, IN. The meeting will start at 5:30pm, and the meal is catered by Tiff's Giffs! Due to limited seating capacity, tickets for the meal will be available to the first 200 requests. Tickets are \$1 each and will be refunded at the meeting. Tickets are available at the Credit Union from now until Monday, May 12th.

Expecting a Tax Refund? Have a Plan!

While a tax return can feel like bonus money, it pays to use it wisely based on your financial needs! Here are smart ways to use your refund to your advantage:

Pay Off High-Interest Debt

Credit card interest adds up fast. Focus on paying off either the highest-interest card or the one with the smallest balance to start making progress.

Build an Emergency Fund

Be ready for unexpected expenses like car repairs or medical bills. Aim for \$500 to start, then work toward covering 3–6 months of expenses. Avoid tapping into retirement or college savings accounts. *CONT. Next Page*

Upcoming Holiday Closings

Memorial Day

Saturday,
May 24th

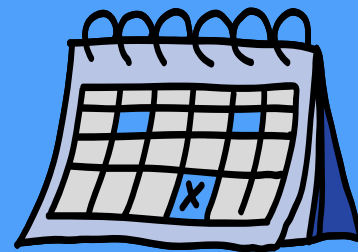
&

Monday,
May 26th

Juneteenth

Thursday,
June 19th

*Make sure to mark
your calendars!*



Vacation Club
Accounts will
release into your
Savings Account
on June 1st!

Deposit and Loan Rates

Savings Accounts APY

Regular Share Savings.....	0.25%
Christmas Club.....	0.20%
Vacation Club.....	0.10%

Share Certificates APY

6 Month Certificate.....	4.06%
12 Month Certificate.....	4.31%
18 Month Certificate.....	4.11%
24 Month Certificate.....	3.54%

Money Market Accounts APY

\$0 - \$2,499.....	0.50%
\$2,500 - \$24,999.....	1.00%
\$25,000 - \$99,999.....	1.00%
\$100,000 & over.....	1.25%

Loan Rates (As Low As)

Home Improvement.....	8.25%APR
New Car - 2025-2024.....	5.50%APR
Used Car - 2023-2022.....	7.49%APR
- 2021-2020.....	7.49%APR
- 2019-2018.....	7.49%APR
- 2018-older.....	7.99%APR
Signature.....	10.9%APR
Misc/Secured.....	8.75%APR
HELOC (Home Equity).....	7.75%APR
Mortgage Info.....	574-267-7497

Credit Cards

Visa...6.9%, 8.9%, 10.9%, 12.9%, or 15.9% APR (Based on credit criteria)

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

Invest in Your Future

Once debt and savings are under control, consider investing. A Traditional or Roth IRA is a great place to start building long-term financial stability.



Do you have a Facebook?
Scan the QR code to follow us for updates and more!



Employee Highlight: Olivia Reichert

Olivia is a full time teller that has been with the ILFCU family since March 18th, 2024! She is responsible for helping members with their financial transactions and questions. Olivia also monitors our Visa credit cards at the credit union. When she's not hard at work, she loves spending time with her family. Slow Saturdays filled with snuggles, giggles, and togetherness are her favorite. Her two daughters, Thyri (4) and Oakley (2), are her whole world. Olivia and Trey have enjoyed six wonderful years together cherishing time outdoors, especially at her parents' farm. A lover of classic movies, her favorites include The Breakfast Club, Jurassic Park, Toy Story, and Goodfellas. When it comes to food, pizza and Mexican are her favorites, and she can't resist chocolate almonds or anything sour.

Indiana Lakes Federal Credit Union Spring Newsletter 2025

Hours: Mon - Fri 9AM - 5 PM & Sat 9AM - 12PM (Sat Drive Up Only)

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