



Summer Newsletter 2025

New Student Loan Options

Our partnership with ISL Education Lending provides you with new options for refinancing existing student loan debt and opportunities for lower-rate private education loans.

Refinance Existing High-Rate Loans

- If you have high-interest loans from Sallie Mae or other for-profit lenders, you can refinance now.

Before Leaving College

- Students and parents don't need to wait until graduation to refinance.
- The no-fee, lower-rate Reset Refinance Loan for In-School Borrowers is available today.
- No payments required until the student leaves school.
- Save on interest now.
- Parents can combine their own loans or loans for multiple children and still defer repayment, even if some loans are already in repayment.

After Leaving College

- The no-fee Reset Refinance Loan can simplify repayment and help pay down existing loans.
- Multiple repayment options to fit your financial goals.
- Consolidate multiple loans into one manageable payment.

New Lower-Rate In-School Loans

- Fill the gap between college costs and other aid.
- Choose the Partnership Advance Education Loan (for students) or the College Family Loan (for borrowers on a student's behalf).
- Choose repayment: start immediately, pay interest only during school, or defer until after leaving school or dropping below half-time enrollment.

How Do I Start? Scan Here



*Serving
Kosciusko
County Since
1977*

Upcoming Holiday Closings

Labor Day
Saturday,
August 30th

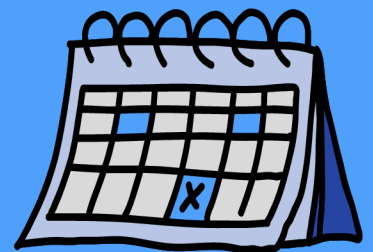
&

Monday,
September 1st

Columbus Day

Saturday,
October 11th
&

Monday,
October 13th



*New Website
Coming Soon!*



Deposit and Loan Rates

Savings Accounts APY

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

Share Certificates APY

6 Month Certificate.....	3.90%
12 Month Certificate.....	4.05%
18 Month Certificate.....	4.05%
24 Month Certificate.....	3.50%

Money Market Accounts APY

\$0 - \$2,499.....	0.50%
\$2,500 - \$24,999.....	1.00%
\$25,000 - \$99,999.....	0.10%
\$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.....	7.90%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



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



Employee Highlight: Michelle LaRue

Michelle has been part of the credit union family for 29 years, and in that time she has brought steady dedication, warmth, and care to both her work and her relationships. Outside of the office, life is full and joyful. She and her husband, Tom, have been married for 32 wonderful years. Together they raised two sons, Hunter and Gavin, who have since blessed them with three grandchildren—one energetic grandson and two sweet granddaughters. Time with the grandbabies is one of her greatest joys, whether it's simply playing together or soaking up those everyday little moments that make being a grandparent so special.

When she and Tom have the chance to sneak away, you'll often find them fishing in Michigan, a pastime they both love. Movies are another favorite escape, and she never tires of getting lost in the epic worlds of The Lord of the Rings and The Hobbit. As for food, her go-to comfort combination will always be pizza and ice cream. Make sure to say hello to Michelle when you stop in!

Indiana Lakes Federal Credit Union Summer Newsletter 2025

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

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