

IU Credit Union

Indiana University
Employees Federal
Credit Union

ACN: 655337-6 Date-Time: 18AUG97 - 1:24 PM Share Purchase
Teller-ID: 2303-105 Amount: \$500.00 (Cash: \$700.00 Check: \$0.00)

Previous Bal.
\$5945.27

Share Amt.
\$500.00

Fee
\$0.00

New Balance
\$6445.27

GORTAN RESINOVIC
POD TOPOLI 95
LJUBLJANA 61000
YUGOSLAVIA

Cash carryover: \$200.00
This Trans Processed By: CRW

IU Credit Union

Indiana University
Employees Federal
Credit Union

ACN: 696846-0 Date-Time: 18AUG97 - 1:24 PM Share Purchase
Teller-ID: 2303-106 Amount: \$200.00 (Cash: \$200.00 Check: \$0.00)

Previous Bal.
\$45.05

Share Amt.
\$200.00

Fee
\$0.00

New Balance
\$245.05

MARKO RESINOVIC
POD TOPOLI 95
LJUBLJANA 61000
YUGOSLAVIA

This Trans Processed By: CRW

IU Credit Union

Contact Information

Important Phone Numbers

IU Credit Union - Main Switchboard	812-855-7823
IUCU Rate Line	812-855-4730
<i>EXPRESS</i>	812-331-8930 or 1-800-728-3344
Home Teller	812-855-8777
Home Teller Help	812-855-7823
Member Service	812-855-7823
AnyHour Loan Service	1-800-292-9375
Lost/Stolen Flash Cards (after hours)	1-800-523-4175

or see our [Branch Directory](#)

[[Home Page](#)] [[Products](#)]

All Materials Copyright © 1997-98, Indiana University
Employees Federal Credit Union. All rights reserved.

IU Credit Union

Bloomington Branches

Mailing Address

IU Credit Union
P.O. Box 368
Bloomington, IN 47402-0368

Administrative Offices

Address:

105 East Winslow Road
(812) 855-7823
FAX: (812) 855-3197

Hours of Operation:

Monday-Friday: 8 a.m.-5 p.m.

Winslow Branch and Drive-up

Address:

105 East Winslow Road
(812) 855-7823
FAX: (812) 855-4680

Hours of Operation:

Monday-Thursday: 9 a.m.-5:30 p.m.
Drive-up: 9 a.m.-5:30 p.m.
Friday: 9 a.m.-6 p.m.
Saturday: 9 a.m.-Noon
Drive-up: 9 a.m.-Noon

17th Street Branch and Drive-up

INDIANA UNIVERSITY EMPLOYEES FEDERAL CRED

	Annual Dividend Rate	Annual Percentage Yield	Minimum Balance	Dividend R Share Sa without Certific constant Money Ma IRA - ra
Term Share Certificates				
30 Day Paid at Maturity	3.25%	3.30%	\$ 2,000	
90 Day Paid at Maturity	4.40%	4.50%	2,000	
6 Month Paid Monthly	5.12%	5.25%	2,000	
1 Year Paid Monthly	5.35%	5.50%	500	
1 1/2 Year Paid Monthly	5.45%	5.60%	500	
2 Year Paid Monthly	5.50%	5.65%	500	Early wi
2 1/2 Year Paid Monthly	5.50%	5.65%	500	Terms of
3 Year Paid Monthly	5.54%	5.70%	500	dividend
4 Year Paid Monthly	5.59%	5.75%	500	less.
5 Year Paid Monthly	5.64%	5.80%	500	
6 Year Paid Monthly	5.64%	5.80%	500	Terms gr
				days' di
JUMBO 30 Day Paid at Maturity	3.35%	3.40%	100,000	is less.
JUMBO 90 Day Paid at Maturity	4.50%	4.60%	100,000	
JUMBO 6 Month Paid Monthly	5.22%	5.35%	100,000	Dividend
JUMBO 1 Year Paid Monthly	5.45%	5.60%	100,000	deposit
JUMBO 1 1/2 Year Paid Monthly	5.55%	5.70%	100,000	
JUMBO 2 Year Paid Monthly	5.60%	5.75%	100,000	Dividend
JUMBO 2 1/2 Year Paid Monthly	5.60%	5.75%	100,000	and cann
JUMBO 3 Year Paid Monthly	5.64%	5.80%	100,000	the dail
JUMBO 4 Year Paid Monthly	5.69%	5.85%	100,000	periodic
JUMBO 5 Year Paid Monthly	5.74%	5.90%	100,000	day.
JUMBO 6 Year Paid Monthly	5.74%	5.90%	100,000	
				Compound
IRA Certificates: Certificates with terms of six months to six years are available for purchase as IRA accounts at the same rates as above.				Shares -
Money Market Share Savings				Certific
\$.01 - \$ 999.99	3.01%	3.05%	.01	Transact
1,000.00 - 9,999.99	3.59%	3.75%	1,000	accounts
10,000.00 - 24,999.99	5.03%	5.25%	10,000	automati
25,000.00 - 49,999.99	5.03%	5.25%	25,000	Teller o
50,000.00 - 74,999.99	5.03%	5.25%	50,000	to a thi
75,000.00 and over	5.03%	5.25%	75,000	these 6,
				a third
Money Market Checking				authoriz
\$.01 - \$ 999.99	2.28%	2.30%	.01	the Cred
1,000.00 - 9,999.99	2.37%	2.40%	1,000	account
10,000.00 - 24,999.99	2.525%	2.55%	10,000	orders r
25,000.00 - 49,999.99	2.62%	2.65%	25,000	the numb
50,000.00 - 74,999.99	2.62%	2.65%	50,000	by mail
75,000.00 and over	2.62%	2.65%	75,000	exceed t
				any stat
Share Savings				or rever
Regular, Special, Christmas	3.01%	3.05%	.01	subject
IRA Share Savings	3.78%	3.85%	.01	Union ma

The Credit Union reserves the right to require you to give notice in writing of any intended withdrawals from any account of not less than 7 days and up to 60 days in accordance with applicable law before such withdrawal.

INDIANA UNIVERSITY EMPLOYEES FEDERAL CRED

	Annual Dividend Rate	Annual Percentage Yield	Minimum Balance	Dividend R Share Sa without Certific
Term Share Certificates				constant
30 Day Paid at Maturity	3.25%	3.30%	\$ 2,000	Money Ma
90 Day Paid at Maturity	4.40%	4.50%	2,000	IRA - ra
6 Month Paid Monthly	5.12%	5.25%	2,000	
1 Year Paid Monthly	5.35%	5.50%	500	Early wi
1 1/2 Year Paid Monthly	5.45%	5.60%	500	Terms of
2 Year Paid Monthly	5.50%	5.65%	500	dividend
2 1/2 Year Paid Monthly	5.50%	5.65%	500	less.
3 Year Paid Monthly	5.54%	5.70%	500	
4 Year Paid Monthly	5.59%	5.75%	500	Terms gr
5 Year Paid Monthly	5.64%	5.80%	500	days' di
6 Year Paid Monthly	5.64%	5.80%	500	is less.
JUMBO 30 Day Paid at Maturity	3.35%	3.40%	100,000	
JUMBO 90 Day Paid at Maturity	4.50%	4.60%	100,000	Dividend
JUMBO 6 Month Paid Monthly	5.22%	5.35%	100,000	deposit
JUMBO 1 Year Paid Monthly	5.45%	5.60%	100,000	
JUMBO 1 1/2 Year Paid Monthly	5.55%	5.70%	100,000	Dividend
JUMBO 2 Year Paid Monthly	5.60%	5.75%	100,000	and cann
JUMBO 2 1/2 Year Paid Monthly	5.60%	5.75%	100,000	the dail
JUMBO 3 Year Paid Monthly	5.64%	5.80%	100,000	periodic
JUMBO 4 Year Paid Monthly	5.69%	5.85%	100,000	day.
JUMBO 5 Year Paid Monthly	5.74%	5.90%	100,000	
JUMBO 6 Year Paid Monthly	5.74%	5.90%	100,000	
IRA Certificates: Certificates with terms of six months to six years are available for purchase as IRA accounts at the same rates as above.				Compound
Money Market Share Savings				Shares -
\$.01 - \$ 999.99	3.01%	3.05%	.01	Certific
1,000.00 - 9,999.99	3.59%	3.75%	1,000	Transact
10,000.00 - 24,999.99	5.03%	5.25%	10,000	accounts
25,000.00 - 49,999.99	5.03%	5.25%	25,000	automati
50,000.00 - 74,999.99	5.03%	5.25%	50,000	Teller o
75,000.00 and over	5.03%	5.25%	75,000	to a thi
Money Market Checking				these 6,
\$.01 - \$ 999.99	2.28%	2.30%	.01	a third
1,000.00 - 9,999.99	2.37%	2.40%	1,000	authoriz
10,000.00 - 24,999.99	2.525%	2.55%	10,000	the Cred
25,000.00 - 49,999.99	2.62%	2.65%	25,000	orders r
50,000.00 - 74,999.99	2.62%	2.65%	50,000	the numb
75,000.00 and over	2.62%	2.65%	75,000	by mail
Share Savings				exceed t
Regular, Special, Christmas	3.01%	3.05%	.01	any stat
IRA Share Savings	3.78%	3.85%	.01	or rever

The Credit Union reserves the right to require you to give notice in writing of any intended withdrawals from any account of not less than 7 days and up to 60 days in accordance with applicable law before such withdrawal.

Dividend Rate Changes:

Term Share Certificates	Dividend Rate	Percentage Yield	Minimum Balance	Share Saving - variable rate, subject to change without notice.
30 Day Paid at Maturity	3.25%	3.30%	\$ 2,000	Certificates - rates in effect at purchase are
90 Day Paid at Maturity	4.40%	4.50%	2,000	constant through maturity.
6 Month Paid Monthly	5.12%	5.25%	2,000	Money Market Shares - rate may change weekly.
1 Year Paid Monthly	5.35%	5.50%	500	IRA - rate may change monthly.
1 1/2 Year Paid Monthly	5.45%	5.60%	500	
2 Year Paid Monthly	5.50%	5.65%	500	Early withdrawal penalties on certificates: Terms of 1 year or less, the penalty is 90 days'
2 1/2 Year Paid Monthly	5.50%	5.65%	500	
3 Year Paid Monthly	5.54%	5.70%	500	dividends or all dividends earned, whichever is
4 Year Paid Monthly	5.59%	5.75%	500	less.
5 Year Paid Monthly	5.64%	5.80%	500	
6 Year Paid Monthly	5.64%	5.80%	500	Terms greater than 1 year, the penalty is 180
				days' dividends or all dividends earned, whichever is less.
JUMBO 30 Day Paid at Maturity	3.35%	3.40%	100,000	
JUMBO 90 Day Paid at Maturity	4.50%	4.60%	100,000	
JUMBO 6 Month Paid Monthly	5.22%	5.35%	100,000	Dividends begin to accrue on the business day you
JUMBO 1 Year Paid Monthly	5.45%	5.60%	100,000	deposit cash, checks and other noncash items.
JUMBO 1 1/2 Year Paid Monthly	5.55%	5.70%	100,000	
JUMBO 2 Year Paid Monthly	5.60%	5.75%	100,000	Dividends are based on the Credit Union's earnings
JUMBO 2 1/2 Year Paid Monthly	5.60%	5.75%	100,000	and cannot be guaranteed. They are calculated by
JUMBO 3 Year Paid Monthly	5.64%	5.80%	100,000	the daily balance method, which applies a daily
JUMBO 4 Year Paid Monthly	5.69%	5.85%	100,000	periodic rate to the principal in the account each
JUMBO 5 Year Paid Monthly	5.74%	5.90%	100,000	day.
JUMBO 6 Year Paid Monthly	5.74%	5.90%	100,000	

Compounding Method:

IRA Certificates: Certificates with terms of six months to six years Shares - Compounded monthly, paid monthly
 are available for purchase as IRA accounts at the same rates as above. Certificates - Compounded daily, paid monthly

Money Market Share Savings

Transaction Limitations: For money market

\$.01 - \$ 999.99	3.01%	3.05%	.01	accounts, you may make up to 6 preauthorized, automatic, or telephonic transfers (e.g. Teller or Express) to another account of yours or to a third party during a calendar month. Of these 6, you may make no more than 3 transfers to a third party by check or debit card. A pre-
1,000.00 - 9,999.99	3.59%	3.75%	1,000	
10,000.00 - 24,999.99	5.03%	5.25%	10,000	
25,000.00 - 49,999.99	5.03%	5.25%	25,000	
50,000.00 - 74,999.99	5.03%	5.25%	50,000	
75,000.00 and over	5.03%	5.25%	75,000	

Money Market Checking				authorized transfer includes any arrangement with
\$.01 - \$ 999.99	2.28%	2.30%	.01	the Credit Union to pay a third party from an
1,000.00 - 9,999.99	2.37%	2.40%	1,000	account upon oral or written order, including
limit on				orders received through ACH. There is no
10,000.00 - 24,999.99	2.525%	2.55%	10,000	the number of transactions you may make
in person,				
25,000.00 - 49,999.99	2.62%	2.65%	25,000	by mail or at an ATM. If a transfer
request would				
50,000.00 - 74,999.99	2.62%	2.65%	50,000	exceed the transfer limitations set forth
above in				
75,000.00 and over	2.62%	2.65%	75,000	any statement period, the Credit Union may
refuse				

				or reverse the transfer, and the account will be
Share Savings				subject to suspension or closure. The Credit
Regular, Special, Christmas	3.01%	3.05%	.01	Union may impose a charge.
IRA Share Savings	3.78%	3.85%	.01	RATE LINE: 812-855-4730
				EXPRESS: 812-331-8930 OR

The Credit Union reserves the right to require you to give notice in LONG DISTANCE TO
 BLOOMINGTON: 1-800-728-3344
 writing of any intended withdrawals from any account of not less than 7 MEMBER SERVICE: 812-
 855-7823
 days and up to 60 days in accordance with applicable law before such withdrawal. INSURED BY
 NCUA

INDIANA UNIVERSITY EMPLOYEES FEDERAL CRED

	Annual Dividend Rate	Annual Percentage Yield	Minimum Balance	Dividend R Share Sa without Certific constant Money Ma IRA - ra
Term Share Certificates				
30 Day Paid at Maturity	3.25%	3.30%	\$ 2,000	
90 Day Paid at Maturity	4.40%	4.50%	2,000	
6 Month Paid Monthly	5.12%	5.25%	2,000	
1 Year Paid Monthly	5.35%	5.50%	500	
1 1/2 Year Paid Monthly	5.45%	5.60%	500	
2 Year Paid Monthly	5.50%	5.65%	500	Early wi
2 1/2 Year Paid Monthly	5.50%	5.65%	500	Terms of
3 Year Paid Monthly	5.54%	5.70%	500	dividend
4 Year Paid Monthly	5.59%	5.75%	500	less.
5 Year Paid Monthly	5.64%	5.80%	500	
6 Year Paid Monthly	5.64%	5.80%	500	Terms gr
JUMBO 30 Day Paid at Maturity	3.35%	3.40%	100,000	days' di
JUMBO 90 Day Paid at Maturity	4.50%	4.60%	100,000	is less.
JUMBO 6 Month Paid Monthly	5.22%	5.35%	100,000	
JUMBO 1 Year Paid Monthly	5.45%	5.60%	100,000	Dividend
JUMBO 1 1/2 Year Paid Monthly	5.55%	5.70%	100,000	deposit
JUMBO 2 Year Paid Monthly	5.60%	5.75%	100,000	
JUMBO 2 1/2 Year Paid Monthly	5.60%	5.75%	100,000	Dividend
JUMBO 3 Year Paid Monthly	5.64%	5.80%	100,000	and cann
JUMBO 4 Year Paid Monthly	5.69%	5.85%	100,000	the dail
JUMBO 5 Year Paid Monthly	5.74%	5.90%	100,000	periodic
JUMBO 6 Year Paid Monthly	5.74%	5.90%	100,000	day.
IRA Certificates: Certificates with terms of six months to six years are available for purchase as IRA accounts at the same rates as above.				Compound
Money Market Share Savings				Shares -
\$.01 - \$ 999.99	3.01%	3.05%	.01	Certific
1,000.00 - 9,999.99	3.59%	3.75%	1,000	Transact
10,000.00 - 24,999.99	5.03%	5.25%	10,000	accounts
25,000.00 - 49,999.99	5.03%	5.25%	25,000	automati
50,000.00 - 74,999.99	5.03%	5.25%	50,000	Teller o
75,000.00 and over	5.03%	5.25%	75,000	to a thi
Money Market Checking				these 6,
\$.01 - \$ 999.99	2.28%	2.30%	.01	a third
1,000.00 - 9,999.99	2.37%	2.40%	1,000	authoriz
10,000.00 - 24,999.99	2.525%	2.55%	10,000	the Cred
25,000.00 - 49,999.99	2.62%	2.65%	25,000	orders r
50,000.00 - 74,999.99	2.62%	2.65%	50,000	the numb
75,000.00 and over	2.62%	2.65%	75,000	by mail
Share Savings				exceed t
Regular, Special, Christmas	3.01%	3.05%	.01	any stat
IRA Share Savings	3.78%	3.85%	.01	or rever

The Credit Union reserves the right to require you to give notice in writing of any intended withdrawals from any account of not less than 7 days and up to 60 days in accordance with applicable law before such withdrawal.

Share Savings Accounts

Regular Savings

- The basic savings account at IUCU; must open Regular Share Savings to enjoy other benefits
- Dividends calculated day-in-day-out, paid monthly
- \$25 deposit to open (must maintain \$25 average balance in combination of suffixes to avoid \$2 monthly fee)
- No limits on deposits and withdrawals
- *EXPRESS*, Home Teller and ATM accessible
- Can deposit via payroll distribution
- This acts as overdraft protection for checking. Money will transfer five times per month for free. There will be a \$2.00 flat fee at the sixth overdraft transfer.
- To open, see a Member Service Representative.
- Can open via mail

Money Market Savings

- Dividend rate is reviewed at least weekly; can change at any time
- Rates are tiered
- Dividend rates fluctuate with the economy
- Dividends are calculated day-in-day-out, paid monthly
- \$1,000 deposit to open; \$10.00 fee if balance falls below that
- No limits on in-person or mail deposits and withdrawals; maximum 6 electronic transactions per month. This is due to Federal Reserve rules (Regulation D).
- *EXPRESS* & Home Teller accessible
- Payroll distribution available
- To open, see a Member Service Representative or teller. Member should make a \$1,000 deposit to avoid any service fees.
- Can open via mail.

Christmas Savings

- Dividend rate is always the same as Regular Share Savings
- Dividends calculated day-in-day-out, paid monthly
- No deposit necessary to open (must maintain \$25 average balance in combination of suffixes to avoid \$2.00 monthly fee)
- No limits on deposits or withdrawals
- Money sent by check or transferred to member's account in Fall; typically first Saturday of November
- *EXPRESS* & Home Teller accessible
- Not ATM or Flash Debit Card accessible
- Can deposit via payroll distribution
- To open, see any teller or Member Service Representative. No deposit is required.
- Can open via phone or mail

Special Savings

- Good to save for "special" purchases
- Dividend rate is always the same as Regular Share Savings
- Dividends calculated day-in-day-out, paid monthly
- No deposit necessary to open (must maintain \$25 average balance in combination of suffixes to avoid \$2 monthly fee)
- No limits on deposits and withdrawals
- *EXPRESS* & Home Teller accessible
- Can deposit via payroll distribution
- To open, see a Member Service Representative or teller.
- Can open via mail or phone

[[Home Page](#)] [[Products](#)]

All Materials Copyright © 1997-98, Indiana University
Employees Federal Credit Union. All rights reserved.

IU Credit Union

***EXPRESS* Bank-by-Phone**

- Available 24 hours a day
- FREE
- Phone numbers: 331-8930 or 1-800-728-3344
- Use with touch-tone phones
- Can find out balances, make transfers, check on payroll, see what checks have cleared, calculate loan amortizations and change the PIN, among many other things (see brochure for detailed transaction availability).
- Member should know suffixes to use *Express* (savings suffixes are in brochure; loan suffixes are on member's statement).
- Always press # after any code is entered.
- * is used for decimals
- *EXPRESS* is on-line with our main computer
- See any teller or Member Service Representative to get started.

[[Home Page](#)] [[Products](#)]

All Materials Copyright © 1997-98, Indiana University
Employees Federal Credit Union. All rights reserved.

IU Credit Union

Membership

Joining the IU Credit Union allows you to take advantage of our many convenient services such as savings, checking, direct deposit and additional electronic and computerized services.

To be eligible for IU Credit Union membership, you must either work for or be related to someone that works for one of the companies in our Field of Membership. In addition to working for one of our companies, being a student or a member of the Indiana University Alumni Association are also ways to join.

Once you determine that you are eligible to join, e-mail us at memberservice@iucu.org, or stop by any of our branches to request the materials to sign up. It's that easy! Enjoy the benefits of Credit Union membership!

[[Home Page](#)] [[Products](#)]

All Materials Copyright © 1997-98, Indiana University
Employees Federal Credit Union. All rights reserved.

IU Credit Union

Products and Services

Loans/Credit Cards

- **Current Rates**
- **Consumer Loans**
 - Vehicle
 - Home Improvement
 - Signature
 - Line of Credit
 - Share and Term Share Certificate Secured
 - 90 Day One Pay Note
 - Student
 - Santa Loans
- **Mortgage Loans**
 - Home Equity Loan Program
 - Mortgage
 - First Mortgage Loan
 - Second Mortgage Loan
 - Construction Loan
- **Visa Credit Cards**
 - Visa Classic
 - Visa Gold

Shares and Certificates

- **Share Savings**
 - Regular Savings
 - Special Savings
 - Christmas Savings
 - Money Market Savings
- **Checking Accounts**
- **Term Share Certificates**
- **IRAs--Individual Retirement Accounts**

Electronic Services

- [Home Teller](#)
- [EXPRESS Bank-by-Phone](#)
- [ATM \(MAC\) Cards and Locations](#)
- [Flash Debit Card](#)
- **Web Home Teller is coming soon!**

Additional Benefits and Services

- [Specialty Checks](#)
 - Cashier's Checks
 - Gift Checks
 - Teller Checks
 - Traveler's Checks
 - Money Orders
 - Correspondent Credit Union Money Orders

- [Assorted Services](#)
 - Account Histories
 - Balancing Assistance
 - Bill Payments
 - Cables
 - Copies
 - Notary Public
 - Payroll Services
 - Safe Deposit Boxes
 - Sam's Club Membership
 - Stamps (Postage)
 - Silver Service
 - Telephone Transfers
 - Tickets
 - Wire Transfers

[[Home Page](#)]

All Materials Copyright © 1997-98, Indiana University
Employees Federal Credit Union. All rights reserved.

IU Credit Union

Home Teller Troubleshooting Sheet

Connection Problems

Try these steps in order; attempt to connect after each step. If the problem still occurs then go on to the next step. Do not skip or do multiple steps without trying to connect after each step.

1. Make sure you have completed Autoseup.
2. Make sure you are entering the correct account number. Make sure you are not entering your share suffix with the account number.
3. Make sure you are using the correct PIN number and are using the appropriate upper and lowercase letters.
4. Make sure the correct COM port is chosen. Click Autoseup if it isn't.
5. Check with Member Service (812-855-7823) to make sure Home Teller is functioning properly.
6. Drop the baud rate to 4800 under General Setup.
7. Return the baud rate to 9600 under General Setup.
8. Try the modem initialization strings listed on our web site for your modem's make and model. To change the modem initialization string, go to Setup, then Modem Commands, type the initialization strings in the initialize box. You type it between the quotation marks after SEND. So instead of the original settings (example, SEND "ATE0V1M1\r") you would have your new one (example if AT&T Dataport modem, SEND "ATE0V1M1%9600\r"). Try connecting after you type it in. If your modem is listed and still doesn't work, try the generic modem settings as they are listed. *Please refer to back page for sample of screen.*

The default settings for Home Teller modem commands 2.0 version

Initialize	DTR OFF; WAIT 1.5; DTR ON; SEND "AT&F&C1&D2E0X0S0=0\r"
Receive	OK
Wait	5
Connect to System	SEND "ATDT[number]\r"
Hangup Modem	OK
Receive	5
Wait	

An updated list of initialization strings is available at <http://www.iucu.org/init.html>

Some generic modems initialization strings (in trying order):

ATE0V1M1\r

or AT&FE0V1M1\r

or AT&F&C1&D2\r

or ATZ\rATE0V1&C1&D2\r

9. Try the Text version. If it doesn't connect, then the problem may be in your modem or phone line. The same account number and PIN will be used for the Text version as for the Windows version. If you need help setting up the Text version, please call Member Service (812-855-7823). Text manuals are available with complete setup and usage help. If it still will not connect with the Text version, depending on error received, your phone line or modem may be the problem. You will need to call your modem's technical support number for further assistance.

Your modem connects at 14400 baud or higher

1. Try all steps in Connection Problems.
2. Put the initialization string back to the default.
3. Look in your modem manual's AT command section. You must find AT command for 9600 Baud operation. When found it must be *inserted* in Initialize behind &F if it exists or behind AT if &F doesn't exist. Try each generic initialization with the setting if the default doesn't work.

Note: Most modems have different commands for setting the baud rate to 9600.

Your phone has pulse dialing

change anything else.

Important telephone numbers:

Member Service 812-855-7823 Home Teller 812-855-8777 / 800-890-4577

In Your INTEREST

IU Credit Union

A Monthly Publication of your Indiana University Employees Federal Credit Union

July 1998

INSIDE:

- Finding money to invest
- We can float your boat



**[CRAIG AND THE
CRAZY DADS]**

**BRYAN PARK,
BLOOMINGTON
SUNDAY, JULY 19,
6:30 - 8 PM**

Bring a lawn chair
and picnic supper,
lemonade and root beer
are on us!

Credit Union Box Score

SHARES: 5278,127,856
LOANS: 5214,926,058
ASSETS: 5309,767,390

Number of members:
56,942

2,500 members participated in IU Credit Union's member survey...here's what you said...

Member Survey Results

By Courtney Sullivan
IUCU Market Research Specialist

In order to make sure IU Credit Union is giving you what you want, we conducted a member survey through CUNA (Credit Union National Association) Research. Last winter 3,000 Bloomington members and 2,500 additional members statewide were randomly selected and asked to participate in the IU Credit Union's Member Survey. The response rate of 45% was overwhelming. Now the data is in, the information is compiled and we'd like to share some of the results with you.

Members indicated that overall they are very happy with IU Credit Union's products and services. Members also provided suggestions for additional services. These requests are currently being addressed by IUCU's board, administration and staff.

The biggest expansion request was for more ATMs. The Credit Union has several new ATMs in the budget for this year. Now the big question is where should we put them? Members seemed to think that downtown Bloomington and Ellettsville had the greatest immediate need. Both areas are being looked at right now. Obviously, the hard part is finding the most convenient place for the most number of members.

Electronic branches and electronic accounts sparked interest for Credit Union members statewide. In response, we are looking into the possibility of adding both those services. For those of you who want to continue doing business with our friendly and

**Most members
say they're happy
campers!**



professional staff—never fear. We will still offer personal service at no charge to you.

One electronic service on many members' wish list will be unveiled this year – Web Home Teller. This service should be up and running sometime this fall. It will allow members 24-hour access to their account information via the Internet. Eventually, Web Home Teller will also include loan applications for those members who like the ease and comfort of doing everything from home.

Two new loan products are also in the works because of requests from members. The Credit Union's Mortgage Department is currently developing mortgage loans for investment property and out-of-state residences.

Remember, being a Credit Union member means being a Credit Union owner as well. Your IU Credit Union is constantly striving to offer services that make sense to the members. We are always looking for your input. Next time you have a thought you'd like to share, fill out one of the comment cards that are in every branch or just send us a note. In the meantime, keep watching this space for all the new ways the IU Credit Union is growing to serve you.

IU Credit Union hits a new milestone...
You've done yourself proud!

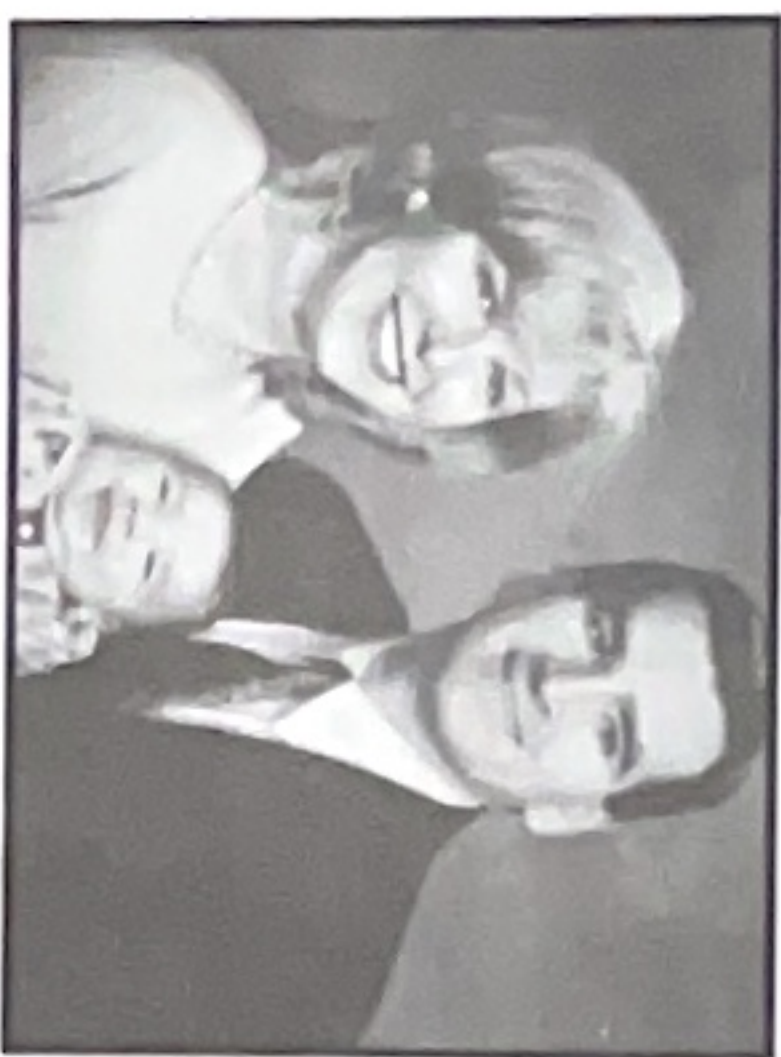
Your IU Credit Union has surpassed \$300,000,000 in deposits! That means we're a solid financial institution that is strong and growing. In fact, IU Credit Union is the fastest growing financial institution in the Bloomington area!

Take a bow, everyone!



Member Profile: Ivy Hill

Graphic Designer, Marketing Services, Indiana University



Ivy Hill, her husband Tony Hill and son Austin. Tony is Athletic Director at Eastern Greenel High School.

Services Used
 Savings
 Auto Loan
 Mortgage
 Drive Thru
 Bank By Phone



Q: What do you consider the most important benefits of your IUCU membership?
A: The IU Credit Union makes life easier for working moms. The drive thru makes it handy so I don't have to take my son Austin out of the car to do my banking. And there are enough drive thru lanes that I can always get through quickly.

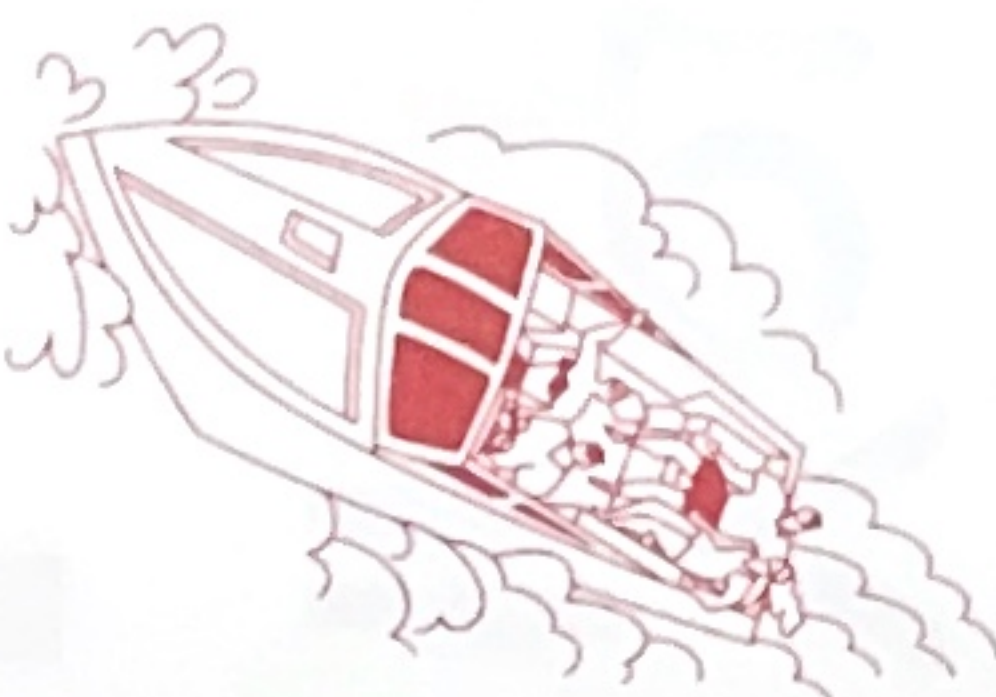
Q: How would you describe the service at IU Credit Union when you recently took a mortgage?

A: My husband and I just took out a mortgage and the people that we worked with were very knowledgeable. We started out thinking we were going to build a house and needed a construction loan. We got a lot of information on construction loans, but when we decided to buy a house, our Credit Union loan officer was glad to then give us all that information too, which made the purchase go smoothly. We bought our house without the help of a realtor and IUCU provided helpful guidance and even some of the forms we needed.

Glad you asked...

Can IU Credit Union Float My Boat? **YES, and your jet skis too!**

For lots of members, summer just isn't summer without setting out on a body of water. Sailors and sports enthusiasts of all ages look forward to the sheer joy of feeling the sun and the wind as we move across the open waters. Boating gets you out into natural settings to relax or share recreational activities with friends and family. If you're a boat owner, you know that your vessel becomes a strong catalyst for good times and good friends!



Whether sailing, fishing, jet skiing, water skiing, or power boating, IU Credit Union can help you get afloat with great rates to finance a loan. As with all IU Credit Union financing, there is flexibility in terms. For example, if you want to purchase a new boat for \$30,000, IUCU will finance 100% of the sale price for a maximum term of 120 months for as low as 10.25% APR (annual percentage rate) or 8.25% APR over 36 months. And, of course, terms are available for older models as well. Loan officers at any branch will gladly assist you with your financing. Or call AnyHour Loans-by-phone at 800-292-9375.

NEED TO ACTIVATE YOUR FLASHCARD?

Members who live outside Bloomington have asked us for help in activating their Flash cards. Here is one method: You can activate your Flash card by doing a PIN change at any MAC machine. There is no fee for PIN changes. Using this method, you can avoid paying ATM fees to activate the card!

Can't Find Money to Invest?

Try These

Smart Money

Management

Moves

By Jim Spore,
 Investment Representative
 LaSalle St. Securities at
 IU Credit Union Investment Services

If you're looking for ways to find money to invest, deposit into IRAs, or build retirement savings, you don't have to put yourself on a strict money diet or create a complicated financial plan. These simple, painless strategies help you make the most of your money...so you can put it where it will do the most for you.

1 Pay yourself first by contributing to your investment fund each month. The easiest and most effective way to save is to take advantage of direct deposit and payroll deduction. With direct deposit, your employer sends your paycheck directly to your IU Credit Union account. You can use payroll deduction to designate any amount of money to be taken regularly from your paycheck to build up your savings or pay off a loan. You can also transfer funds directly into investments with auto-



matic debit from your checking or savings account. LaSalle St. Securities, Inc. will allow contributions to be as little as \$25 per month to your investment fund.

2 Cash in on opportunities.

When you get a raise, increase the amount you invest in your retirement fund through payroll deduction. When you pay off a loan, redirect your loan payment into IRA accounts. Save part of any bonus, refund, or unexpected cash you receive. This can become a habit that really pays off when you put it into investments.

3 Don't overpay Uncle Sam.

While fat tax-refund checks are fun to receive, they generally indicate you're donating too much money to the government each payday. Get a W-4 form from your employer so you can better match the amount of taxes withheld from your paycheck to the taxes you owe. Then use payroll deduction to save the money that used to go to Uncle Sam.

To make an appointment with Jim Spore, LaSalle St. Securities, Inc., call (812) 855-4803

LaSalle St. Securities, Inc.

Located at:
 IU Credit Union Investment Services, Inc.



Credit Union Membership Act
 Now on Senate's Calendar

On June 3 the Credit Union Membership Access Act (H.R. 1151) was put on the official list for consideration on the Senate floor. A specific date has not been cited, but posting on the calendar is a necessary first step toward action on the Senate floor.

CUNA & Affiliates' President and CEO Dan Mica is still urging members to write their Senator. "Now that H.R. 1151 is officially on the Senate calendar, the bill can be called to the floor at any time. We have many supporters in the Senate who see the urgent need to protect America's 74 million credit union members as soon as possible."

Write Your Senator Today:

Sen. Dan R. Coats and
 Sen. Richard G. Lugar
 1180 Market Tower
 10 West Market Street
 Indianapolis, IN 46204
 317-226-5555

E-mail for Sen. Lugar:
 senator_lugar
 @lugar.senate.gov

NON-MEMBER ATM FEE INTRODUCED

Beginning in early June, non-members who use IU Credit Union's ATM machines will be paying a \$1.50 fee to the Credit Union for the convenience of using our machines. We want you, our members, to be aware of this new fee before you hear it anywhere else. And we want you to know that as members YOU WILL NEVER PAY THIS FEE! It is for non-members only. Transactions at IUCU ATMs will continue to be free to our members.

Why are we introducing this fee? We are one of the only financial institutions around that doesn't charge for non-customer/member use, which means our members pay a fee every time they use another institution's machine. While ATM locations do provide a convenient service for members and non-members alike, they are not inexpensive to install and maintain. We felt it was no longer fair for our members to subsidize the free transactions of non-members on IUCU machines.

IU Credit Union

Mailing Address:

P.O. Box 368, Bloomington, IN 47402

Main Switchboard: (812) 855-7823

Winslow Branch & Drive-up 105 East Winslow Road
Monday-Thursday • 9 a.m. - 5:30 p.m.

Friday • 9 a.m. - 6 p.m. Saturday • 9 a.m. - noon
(812) 855-7823 FAX (812) 855-4680

Administrative Offices 105 East Winslow Road
Monday-Friday • 8 a.m. - 5 p.m.
FAX (812) 855-3197

17th Street Branch & Drive-up 510 East 17th Street
Mon - Thurs. • 9 a.m. - 5 p.m. Drive-up • 9 a.m. - 5:30 p.m.
Friday • 9 a.m. - 6 p.m. Drive-up • 9 a.m. - 6 p.m.
Saturday • 9 a.m. - noon Drive-up • 9 a.m. - 12:30 p.m.
(812) 855-7823 FAX (812) 855-7273

Whitehall Plaza Branch & Drive-up 3289 West 3rd Street
Monday - Thursday • 9 a.m. - 5:30 p.m.
Friday • 9 a.m. - 6 p.m. Saturday • 9 a.m. - 1 p.m.
(812) 855-7823 FAX (812) 855-2699

Eastland Plaza Branch 2630 East 3rd Street
Monday - Thursday • 9 a.m. - 5:30 p.m.
Friday • 9 a.m. - 6 p.m. Saturday • 9 a.m. - 1 p.m.
(812) 855-7823 FAX (812) 855-7257

Indiana Memorial Union Branch Lobby level, IMU
Monday - Friday • 7:30 a.m. - 4 p.m.
(812) 855-7823 FAX (812) 855-6428

e- Station Branch Lobby level, IMU
7 days a week • 6 a.m. - 2 a.m.
(812) 855-7823

South Bend Branch Administration Building #125
1700 Mishawaka Avenue, South Bend, IN 46615
Monday - Friday • 9 a.m. - 3 p.m.
(219) 237-4206 FAX (219) 237-4874

Kokomo Branch Administration Building
2300 South Washington, Kokomo, IN 46902
Monday/Wednesday/Friday • 10 a.m. - 3 p.m.
(765) 455-9311 FAX (765) 455-9435

New Albany Branch Library Building #003
4201 Grant Line Road, New Albany, IN 47150
Mon - Wed & Fri • 9 a.m. - 2 p.m. Thurs. • 9 a.m. - noon
(812) 941-2311 FAX (812) 941-2610

Fort Wayne Branch Kettler Hall #198F
2101 Coliseum Boulevard East, Fort Wayne, IN 46805
Mon - Wed & Fri • 9 a.m. - 4 p.m. Thurs. • 9 a.m. - 1 p.m.
(219) 481-6263 FAX (219) 481-6010

Fort Wayne Loan Office
3528B Stelhorn Road, Fort Wayne, IN 46815
Mon - Wed & Fri • 9 a.m. - 4 p.m. Thurs. • 9 a.m. - 1 p.m.
(219) 481-6273 FAX (219) 481-6010

Gary Branch Moraine Student Center #108
3400 Broadway, Gary, IN 46408
Mon - Wed & Fri • 9 a.m. - 3 p.m. Thurs. • 9 a.m. - 1 p.m.
(219) 980-6850 FAX (219) 980-7764

INVESTMENTS: LaSalle St. Securities, Inc.
located at IU Credit Union Investment Services, Inc.
105 East Winslow Road
Monday - Friday • 9 a.m. - 5:30 p.m.
Saturday • by appointment only
(812) 855-4803 FAX (812) 855-4680

ANOTHER SUCCESSFUL MEMBER GARAGE SALE:

"Everything Under the Sun" Draws a Crowd... and Member Appreciation

The Third Annual IU Credit Union Member Garage Sale was a big hit. One hundred participants laid out their wares on 200 tables for scores of shoppers on a glorious spring day at the Monroe County Fairgrounds. Members made some excellent suggestions which will be incorporated into planning for next year's garage sale and one wrote us this kind note:

"The garage sale was a great idea! It was well advertised and in a convenient location with great parking. The snacks were super. Credit Union employees with their nifty t-shirts were a big help. It was a very nice experience for me and I appreciate my Credit Union even more than ever for coming up with such a service to its members. Thanks so much."



Left, (clockwise from lower left) IU Credit Union staffers Traci Borders, Mike Leturgez, Neil Rockwell, Kevin Sparks and Katherine Burgun were on hand to assist members along with (not pictured) Courtney Sullivan, Chrystal Kinser, Eric Hauck and Nan Morrow. Right, crowds of shoppers flooded the Commercial Building from start to finish. Members got a chance to buy anything and everything under the sun, from sports memorabilia, house wares and antiques, to crafts, baby clothes and plants.

IU Credit Union Web address—<http://www.iucu.org>
Direct member account questions to—memberservice@iucu.org

In Your Interest is published monthly by the Marketing Department of the Indiana University Employees Federal Credit Union for its members. Editor: Katherine Burgun, Marketing Coordinator. Questions or comments can be directed to Marketing Department, IU Credit Union, P.O. Box 368, Bloomington, IN 47402-0368.
E-mail address: marketing@iucu.org.