



Industrial Credit Union

In celebration of our 100th year of continuous operation, ICU is pleased to offer you a little something extra. Starting now and running through all of 2010, we're offering existing members and new members a choice of either a little more when you save or a little less when you borrow. You can choose one of the four benefits that we are offering.

**100 Year Member Benefit Program**

There are four products to choose from.  
Each member is entitled to choose **ONE**.

- 100 day C/D at 3% - minimum deposit \$100.00, maximum deposit \$100,000.00.
- 1 year C/D – add 0.25% to our current rate – maximum deposit \$100,000.00\*.
- Save .50% off our current Automobile Loan rate – maximum repayment term 48 months.
- Save \$250.00 in closing costs on a Mortgage or Home Equity Loan.

\*If the balance of a 1 year C/D is greater than \$100,000.00, we will simply calculate the .25% benefit up to \$100,000.00 and credit that amount as a dividend.

Just to make a few things clear, an individual member, a joint account holder and an account beneficiary are EACH eligible for the benefit. If you are an authorized signer for a non-profit or other member whose business expands beyond your individual gain; again, EACH signer is eligible for the benefit. However, your accounts and your IRA accounts are considered to be owned by the same person and would only be eligible for one benefit. This is also true with “natural person” trusts, DBA accounts or any other titled account where you and the entity are considered to be the same person.

So think about which product benefits you the most, let us know and we'll be happy to make your finances just a little bit better. If you're not certain which benefit is right for you, please call us and we will be happy to help you decide.

We're turning 100 in 2010 and this is our birthday present to you!

Roy Campana, President/CEO  
December 1, 2009