Keeping It Simple

Member Newsletter
October 2013

Enhancements to Member Benefits & Services Coming March 2014

See us for your mortgage needs!

FHA
Fixed Rate
Adjustable Rate Mortgages

$1,000 OFF
MORTGAGE CLOSING COSTS*
on 3/3 Adjustable Rate Mortgages
Visit a branch for details!

Powered by CU Realty Services, IMCU offers a real estate rebate program allowing members to...

SAVE TIME! SAVE MONEY! SAVE THE HASSLE!

CU Realty agents will be in the following branches to answer your real estate questions!
Call Shelley at 814-2430 to schedule a free consultation!

DATE	BRANCH	TIME	AGENT
10/4	Plainfield	11am - 1pm	Peter Montgomery, FC Tucker
10/11	Westside	Noon - 2pm	Beverly Viehe, FC Tucker
10/18	Greenwood	11am - 1pm	Terry Moore, Keller Williams

Contact your local Branch Manager or visit imcu.org for more details.

*Valid on 3/3 ARM Mortgages. Minimum $100,000 loan amount. Owner occupied residence only. Minimum FICO credit score of 680. Limited lending area. Lender credit applied at closing. Not valid with any other offer and subject to change. Limited time offer. Effective 10/1/13.

INDIANA Members Credit Union
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IMCU Branches will be closed on Monday, October 14th in observance of Columbus Day.

Proud Sponsor Of The Indianapolis COLTS

EQUAL HOUSING LENDER

NCUA

Indianapolis: 317.248.8556 ▪ Toll Free: 1.800.556.9268
imcu.org

AUTO LOANS

Rates as low as:

1.9% APR*

2010 - 2013 models

Available on purchases and competitor refinances.

Contact your Branch Manager!

*$50 membership savings account required. Rate subject to change and effective 10/1/2013. 60-month term. Current IMCU loans exempt. Subject to credit approval.

Credit Card REWARDS

Visa® Gold
Visa® Platinum

EARN 5,000 BONUS POINTS when you transfer a balance of at least $1,000 from another financial institution by December 31, 2013.*

Interested in increasing your limit? It's easy!
Visit imcu.org, click on the credit card tab and fill out the form, or call any of our 25 branches.

*Rewards apply to Visa® Gold and Visa® Platinum cards only. Balance transfer promotion expires 12/31/13. Subject to credit approval. Visit scorecardrewards.com for complete program rules.

20% OFF!

ZOO BOO AT THE INDIANAPOLIS ZOO

presented by SERONDA

Central Indiana Honda Dealers

Discount tickets available at all IMCU Branches through October 26.

Adults $13.50
Children ages 2-12 $9.50
Kids under 2 are FREE!

Make money management easier with E-Services

Statement Express • Mobile Money • Email Messaging

Statement Express: Eliminate your paper statement and gain access to your statement earlier!
Mobile Money: Access your accounts, make transfers and check your balance from anywhere using your phone.
Email messaging: Stay in the loop with all things Indiana Members Credit Union. Get updates on promotions, branch closings, special rates and community events.

Visit any branch or imcu.org to enroll.

Christmas Club

Many members wish to use their Christmas Club as an ongoing separate savings account. Thus, we have discontinued the annual transfers from Christmas Clubs to Membership Savings. Funds will remain in your Christmas Club for you to use at any time. Please utilize Virtual Branch or Q-Phone, or call your local branch or Member Services any time you would like to transfer between your Christmas Club and another product on your same IMCU account.

Election of Credit Union Directors

INDIANA Members Credit Union
Keeping It Simple

The Nominating Committee has certified to the Board Secretary three individuals to be slated as candidates for the December 11, 2013, election. The three candidates nominated to serve a three-year term are:

Kenneth Beckley, former President and CEO of the Indiana University Alumni Association, previously served as Executive Vice President for H.H. Gregg Corporation. Beckley has 13 years of service with IMCU.

Kimberly Hodges, Director of Development for Herron School of Art and Design, previously served as Director of Development for the St. Francis Healthcare Foundation. Hodges has 10 years of service with IMCU.

Margaret Miller, Retired Contract Administrator of Auxiliary Services for Indiana University Purdue University at Indianapolis. Miller has 15 years of service with IMCU.

The Nominating Committee has certified to the Board Secretary one individual to be slated as Supervisory Committee candidate for the December 11, 2013, election:

Kathleen Lee, Chancellor, Ivy Tech Community College Central Indiana.

Individuals desiring their name on the ballot may do so by petition. Applications and petition forms may be obtained by contacting your local Branch Manager. All petitions must be submitted to the Board Secretary by November 11, 2013. If there is only one nominee for each position to be filled, the election will not be conducted by ballot, and there will be no nominations from the floor.

Save the date!

In 2013, with the help of our members, Indiana Members Foundation provided over 500 school uniforms, 500 pairs of shoes, 500 school spirit t-shirts, 4,000 backpacks stuffed with school supplies and 4 grants of $8,500 to local non-profits that focus on youth in our communities.

INDIANA Members Foundation
People Helping People

Indiana Members Foundation is gearing up for the 2014 fundraisers!

Saturday, January 18th
Masquerade Ball at Banker's Life Fieldhouse

Sunday, February 16th
6th Annual Bowl-A-Thon at Expo Bowl

Wednesday, June 25th
6th Annual Golf Outing at Maple Creek Golf Course

The Indiana Members Foundation was organized exclusively for the purpose of being a positive influence in the community served by Indiana Members Credit Union; specifically, providing school children in the Indianapolis area with the necessities essential for learning and succeeding in their education.

BUSINESS ACCOUNTS

The credit union is pleased to provide services to many local businesses. However, we are unable to provide services to the following categories:
1. Money Service Businesses ("MSBs"), which include an individual, corporation, partnership, estate, trust or association doing business in any of the following ways:
   a. Currency dealer or exchanger totaling more than $1,000 per day.
   b. Check casher totaling more than $1,000 per day.
   c. Issuer or redeemer of traveler's checks, money orders, or stored value cards totaling more than $1,000 per day.
   d. Money transmitter, regardless of the amount of money per day.

2. Businesses Engaged in Internet Gambling. Additionally, credit union accounts may not be used for transactions restricted under the Unlawful Internet Gambling Enforcement Act.
Two MSBs, which are properly registered and have credit union accounts as of 10/1/13, are exempted from the first exclusion listed above.

Let us help with the fine print of retirement!

Ask to speak with your *CFS Advisor today!

317.610.3945

Indiana Members Investment Services

Gregg Perrey

Tom Wellman

*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. The credit union has contracted with CFS to make non-deposit investment products and services available to credit union members.