

COLORADO EDITION

Keeping It Simple

Member Newsletter
February 2010

Lending made simple!



GREAT RATES! EASY TO APPLY!

Apply online
from the
convenience of
your home!

Whether a personal, vehicle, home equity, or mortgage loan, you can apply online using our secure online program, insuring your information is safe.

Simply visit our web site at imcu.org, click **contact us**, then click **loan application** and follow the prompts.

Subject to credit approval. Limited lending area.

INDIANA
Members Credit Union
Keeping It Simple

In observance of
Presidents' Day, IMCU
will be closed on Monday
February 15th.



Q-Phone 1.800.527.7258

imcu.org



Remember to use TurboTax® online

E-file to get your refund in as little as 10 days!

- Guides you through your return step-by-step
- Double-checks your return for accuracy
- Files your return electronically

Visit our web site at imcu.org and get started today!



Register your IMCU Gift Card for internet and telephone purchases.

If you are planning on using your Indiana Members Credit Union Gift Card online or for telephone purchases, you should register the card in your name, online at www.myprepaidbalance.com or by calling the number on the back of the card. This provides additional security and is required in order to purchase online or by telephone.

Please note: Gift cards cannot be used for cash advances, online gambling, or illegal transactions.

Looking for a LOW RATE on your auto loan?



Look no more!

Did you take 0% financing for 36 months from the dealer? Need to lower your monthly payment?*

Contact Karen Smith by phone, fax, email, or stop in the branch! She'll be sure to discuss your purchasing options with you, and help you get a LOW RATE** on your auto loan.

Call Karen Smith at 303.938.9812.

*Lower payment not guaranteed.

**Subject to credit approval.



Protect Your Identity

The number of Americans who experience identity theft increases every year. While nothing can guarantee your protection, here are some tips to remember:

1. **PROTECT YOUR FINANCIAL INFORMATION:** Give your Social Security number only when necessary. Closely guard your check and credit card information. Don't share your personal identification number (PIN) for your ATM cards.
2. **SHRED YOUR MAIL:** Be sure to shred your charge receipts, copies of credit applications, insurance forms, check and credit union statements.
3. **SELECT DIFFICULT PASSWORDS:** Use a password whenever possible. Select a password that is intricate and long. Use both letters and numbers. Avoid using birth dates, phone number, pets names, etc.
4. **VERIFY A SOURCE BEFORE SHARING INFORMATION:** Avoid giving out personal information over the phone, on the web, or by email, unless you have initiated the contact and are certain the source is who you think they are.
5. **BE VIGILANT:** Watch your bills. If a regular bill fails to reach you in the usual time, contact the company and research.
6. **REVIEW YOUR CREDIT REPORT:** It is best to monitor your credit report to ensure you are protecting yourself from fraud.

CREDIT REPORTING BUREAUS

Equifax	www.equifax.com	1.800.685.1111
Experian	www.experian.com	1.888.397.3742
TransUnion	www.transunion.com	1.800.888.4213

Boulder Branch (303) 938-9812
Monday - Friday: 8:00 am to 4:00 pm
4895 Riverbend Road, Suite E
Boulder, CO 80301

Westminster Branch (303) 469-7242
Monday and Thursday: 7:45 am to 10:00 am
9300 West 108th Circle, #1152
Broomfield, CO 80020