INDIANA _____ Members Credit Union

MEMBER NEWSLETTER

OCTOBER 2023

ALL BRANCHES
WILL BE CLOSED
MONDAY, OCTOBER 9TH
IN OBSERVANCE OF
COLUMBUS DAY

SAVE OVER 30% ON TICKETS TO THE INDIANAPOLIS ZOO!



presented by

HONDA

Central Indiana
Honda Dealers

SEPT. 27 - OCT. 31, 2-7 PM

Activities run Wed. - Sun. Open until 9 PM Fri. - Sat.

GET YOUR TICKETS





317.248.8556

TOLL FREE 1.800.556.9268

CERTIFICATE SPECIAL

13-MONTH

5.25[%]

CERTIFICATE SPECIAL



INTERNATIONAL CREDIT UNION DAY

Celebrating 75 Years of People Helping People!

Join us for prizes and fun at our branches October 19-21.

Watch for more details coming soon!

THANK YOU FOR BEING A MEMBER

WE CAN HELP WITH YOUR 401(K) OPTIONS

Changing jobs? What should you do with the 401(k) money you've accumulated? You may have up to 4 options (and may engage in a combination of these options): leave the money where it is, roll it over to your employers new plan, roll it into an Individual Retirement Account (IRA), or cash it out.

We can help you explore these choices and guide you through the necessary steps.



Genan Kirby
Financial Advisor
LPL Financial



Jeff Olbina Financial Advisor LPL Financial



Gregg Perrey
Financial Advisor
LPL Financial

INDIANA ______ Members Investment Services

Call today for information or to schedule a no-cost, no-obligation consultation. 317-610-3945

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Indiana Members Credit Union and Indiana Members Investment Services <u>are not</u> registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Indiana Members Investment Services, and may also be employees of Indiana Members Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Indiana Members Credit Union or Indiana Members Investment Services. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency Not Credit Union Guaranteed Not Credit Union Deposits or Obligations

May Lose Value

Indiana Members Credit Union provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay Indiana Members Credit Union for these referrals. This creates an incentive for Indiana Members Credit Union to make referrals, resulting in a conflict of interest. Indiana Members Credit Union is not a current client of LPL for advisory services. Please visit https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html for more detailed information. LPL Financial registered representative(s) associated with this website may discuss and/or transact business only with residents of the states in which they are properly registered or licensed. No offers may be made or accepted from any resident of any other state.

FOLLOW US!







STAY INFORMED WITH OUR BLOG!

TEACH YOUR CHILD ABOUT FINANCES HERE'S A TOOL TO HELP!

Take advantage of IMCU's financial education tool, SmartStart, a mobile banking solution that teaches your child to budget, save and earn!

- 1. Open your child's account online or at a branch
- 2. Enroll the account in SmartStart through **Digital Banking**
- 3. Use the SmartStart app (set a budget, complete chores, save money, pay off a loan)







SMARTSTART



JUMPSTART CREDIT CARDS: SAFELY BUILD YOUR CREDIT



GET YOURS TODAY!

Real-World Lessons in Financial Responsibility. With the IMCU Jumpstart Credit Cards¹, young adults can safely build their credit with a low limit.

SIMPLE



Manage accounts & card through Digital Banking. CONTROL



Set up alerts and spending amounts. BUILD



SAVE FOR A HEALTHY TOMORROW





- No account opening fee
- No monthly maintenance fee
- No annual fee
- HSA CDs available**

LET'S GET



ELECTION OF CREDIT UNION DIRECTORS



The Nominating Committee has certified to the Board Secretary three individuals to be slated as candidates for the December 2023 election. The individuals being nominated are Robert Martin, Jacqueline Blackwell, and Michael Ney.

Robert Martin, retired vice chancellor for administration and finance, Indiana University Purdue University at Indianapolis. Martin has 49 years of service with IMCU.

Jacqueline Blackwell, retired associate professor of early childhood development and elementary education, Indiana University Purdue University. Blackwell has 13 years of service with IMCU.

Michael Ney, current administrator for Indiana Guard Reserve, retired director of administration and informatics, department of surgery, Indiana University, Indiana University Purdue University at Indianapolis. Ney has 44 years of service with IMCU.

The Nominating Committee hereby certifies the following individual to be slated as the candidate for the December 2023 election to the Supervisory Committee.

Camy Broeker, vice chancellor finance & administration, Indiana University Purdue University at Indianapolis. Broeker has 5 years of service with IMCU.

Individuals desiring their name on the ballot may do so by petition. Applications and petition forms may be obtained on the Indiana Members Credit Union website at www.imcu.com. All petitions must be submitted to the Board Secretary by November 13, 2023. 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.

NOW OFFERING FOR A LIMITED TIME! 30-YEAR COMMUNITY AFFORDABLE MORTGAGE LOAN



Looking for a home under \$200,000? Get a lower rate for your home!

- Loan Amounts \$30,000-\$200,000
- 5% Down Payment Required
- 30-Year Term

Connect with your IMCU Mortgage Loan Officer for more details!

HOME EQUITY LINE-OF-CREDIT SPECIAL INTRO RATE!





Indiana Members
Foundation endeavors
to enrich the lives
of those within the
communities we
serve by supporting
charitable activities
focused on human
services, health and
education.



Above: IMCU volunteers partnered with the Million Meal Movement to pack 26,000 meals for local Hoosiers.

Join the mission! IMF4KIDS.ORG

INDIANAPOLIS 317.248.8556

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WE CAN HELP WITH YOUR NEXT AUTO LOAN

Refinance Your Auto Loan for a Lower Payment or No Payment for 90 days!*



*Membership savings account required. Subject to credit approval.

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- Get Pre-approved
- Purchase

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