

Keeping It Simple

## MEMBER NEWSLETTER

## **NOVEMBER 2021**

INDIANA MEMBERS FOUNDATION OFFERS SCHOLARSHIP OPPORTUNITIES



Did you realize that November is National Scholarship Month? It's a time to call attention to the scholarship programs that have helped millions of deserving students further their education so they can bring their knowledge and skills back to support our companies and communities.

Our charitable arm, the Indiana Members Foundation, is proud to have awarded more than \$178,000 in scholarships in the past two decades. The Foundation offers two

scholarship programs especially for students who are Indiana Members Credit Union members: the Robert E. Martin Scholarship and the Ron Collier Family Scholarship. (...Continue reading on our blog.)

## IMF4KIDS.ORG



People Helping People

IMF Scholarship applications will be accepted Jan. 1 - Feb. 28, 2022.

Branches will be closed Thursday, November 11, in observation of Veterans Day, and Thursday, November 25 for Thanksgiving Day.



## THANK YOU

We strive to bring you the best member service and are always working to KEEP IT SIMPLE for you, while providing the newest in technology. Together, we have accomplished great things in our communities. Your trust and loyalty are appreciated.





INDIANAPOLIS 317.248.8556

TOLL FREE 1.800.556.9268

## JOIN US IN GIVING BACK

#### 2nd Annual IMCU Gives Back Food Drive

**Nov. 4 - Dec. 10** All branches are collecting canned and boxed food donations to donate to local food pantries.



# IMCU is a Proud Partner of the WRTV Toy Drive

IMCU is collecting new, unwrapped toys at Central Indiana branches, **Nov. 8 - Dec. 1** 



## **CLICK HERE FOR A LIST OF LOCATIONS**

## **RING IN YOUR NEW HOME!**

Register for Home Advantage<sup>1</sup> between Nov. 1st and Nov. 3oth and be entered to win<sup>2</sup> a Ring Alarm Security Kit + Doorbell!

HomeAdvantage<sup>®</sup> can help you search, buy, sell and save on your next real estate transaction! Use it to find the home of your dreams, sell your existing home, research the market, connect with a top local agent, and save money at closing! All this is available to you, at no cost.

Save hundreds, maybe even thousands on your real estate transaction by using one of our approved REALTORS<sup>®</sup>. We have agents from top agencies who can provide you with the expertise and service that Indiana Members Credit Union requires. Agents will help you save money by providing a closing cost reduction.

## LET'S GET STARTED



#### HOMEAdvantage<sup>•</sup> SEARCH. BUY. SELL. SAVE.

## STAY INFORMED! JOIN US ON FACEBOOK AND TWITTER



FOLLOW OUR BLOG AT indianamemberscreditunion.wordpress.com

IMCU.COM

## MEMBER OFFER: **UP TO 35% OFF Credit Report and Identity** Theft Monitoring **IDENTITYIQ** Love My Credit Union **MORE INFO** \$100 CASH **REWARD WHEN** YOU BUY A VEHICLE FROM **CARVANA** CARVANA We're excited to announce that Carvana has joined the Love My Credit Union Rewards family with an exclusive \$100 cash reward for credit union members! Carvana is the leading e-commerce platform for buying used cars and the fastest-growing used auto retailer in the country. FIND OUT MORE INDIANAPOLIS 317.248.8556 **TOLL FREE** 1.800.556.9268

#### LOW RATES ON AUTO & ADVENTURE LOANS





Refinance to lower your auto loan payment from another financial institution. No payment for 90 days!

#### APPLY NOW!



#### WE OFFER LEASING!

We lease all makes and models and will work with you to find the vehicle you want and a lease that fits your needs. With our network of dealers and volume purchasing power, we will save vou time and money on your next lease.

#### MORF INFO

## IS YOUR CD ABOUT TO MATURE?

#### With CD rates low, it's time to carefully consider your choices.

- You may want to roll the money into a new short term CD.
- If you are particularly risk-adverse, you could consider moving these invested assets into a money market fund or stable value fund.
- You could direct the money into a long term investment option such as a stock or mutual fund.
- Or, you could consider a **fixed annuity** which may offer a higher interest rate than a CD, provide a variety of income options, grow tax-deferred, and can be customizable to fit your needs.

The key is to explore your options! As yields on CDs have fallen greatly in the last year, you may want to look at other possibilities that could potentially offer you a better return without pronounced exposure to risk.

#### Contact one of our financial advisors today to help develop a plan that fits your individual needs!

Call 317.610.3945 or visit IMCU.com





Genan Kirby





**Gregg Perrev** Jeff Olbina Financial Advisor Financial Advisor **Financial Advisor** 

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