

INDIANA

Members Credit Union

Keeping It Simple

MEMBER NEWSLETTER

DECEMBER 2024

HOLIDAY HOURS

Tuesday, December 24th
Closing at Noon in
Observance of Christmas Eve

Wednesday, December 25th
Closed in Observance of
Christmas Day

Wednesday, January 1st
Closed in Observance of
New Year's Day

IMCU QUICK CASH

Holiday Loan

Need extra cash for the holidays? IMCU's Quick Cash Holiday Loan can help! Borrow, shop, save, repay, build good credit.

[FIND OUT MORE](#)



INDIANAPOLIS
317.248.8556

TOLL FREE
1.800.556.9268



THANK YOU FOR YOUR DONATIONS

Bring new, unwrapped toys to any
IMCU branch by December 11

[BRANCH LOCATIONS](#)



AUTO LOAN
RATES AS LOW AS

4.99% APR!

36 MONTHS
2024 & NEWER MODELS



[APPLY NOW](#)

'TIS THE SEASON TO WIN!

\$250 \$2,500

FOUR PRIZES

ONE GRAND PRIZE



Just use your IMCU debit or credit card
to enter to win through Dec. 16!*

Each online purchase made with an IMCU debit or credit card is an automatic entry into the drawing.

Add your Indiana Members Credit Union MasterCard® Debit or Credit Card as the preferred payment option at popular online merchants like Amazon, HSN, Walmart, iTunes, GrubHub, Groupon, Lyft and others. The more times you use your card, the greater your chance of winning!

All winners will be chosen on December 17th.

[DETAILS HERE](#)

EARN REWARDS WHILE HOLIDAY SHOPPING



Earn points to redeem for
CASH BACK, travel, merchandise
and gift cards!

[APPLY NOW](#)

FOLLOW US!



STAY INFORMED
WITH OUR BLOG!



IMCU.COM



IMCU GIFT CARDS AVAILABLE

Gift Cards can be purchased from \$10 to \$1,000 and can be used anywhere MasterCard® is accepted.

Available for use only in the US and \$3 purchase fee required. Must be a member to purchase. Designs may vary by branch.

IMCU WILL BE ACCEPTING SCHOLARSHIP APPLICATIONS

STARTING JAN. 1, 2025

MORE INFO



GET THE MONEY YOU NEED FOR SCHOOL

Student loans from Indiana Members Credit Union in partnership with Sallie Mae® could help!



MORE INFO

INDIANAPOLIS
317.248.8556

TOLL FREE
1.800.556.9268

DISCOUNT TICKETS AVAILABLE



Tickets valid any day between Nov. 23 and Jan. 5, 2025
Adult \$21.75 - Child (ages 2-12) \$17.75
Monday - Thursday: 5-9 pm; Friday & Saturday: 5-10 pm
Closed: Nov. 28, Dec. 24, 25, and 31 and Jan. 1. Tickets are non-refundable

MORTGAGE SERVICES: USDA & VA LOANS

USDA LOANS:

USDA loans are designed for properties in rural areas identified by the US Department of Agriculture.

USDA Loan Benefits:

- 100% Financing Available - No Down Payment Required¹
- Flexible credit and qualifying guidelines
- Closing costs can come from any source, including gifts
- Fixed rates
- Minimum credit score of 640

VA LOANS:

VA loans are available to a veteran, active duty, service member, National Guard member, Reserve member or surviving spouse of an eligible veteran.

VA Loan Benefits:

- 100% Financing Available - No Down Payment Required¹
- Flexible credit and qualifying guidelines
- Fixed rates
- No private mortgage insurance
- Limited closing costs

LEARN MORE



LEARN MORE

HAPPY HOLIDAYS FROM INDIANA MEMBERS INVESTMENT SERVICES

The holidays are a time to enjoy with family and friends, but it's also a time to think about the notable changes that have happened in your personal and professional life this past year. If you recently retired, started a new career, got married or suffered a loss, it may be time to reevaluate your financial future. Indiana Members Investment Services offers a variety of services and has access to products that can help you plan for the years ahead.

- Retirement Planning
- IRAs & Roth IRAs (Individual Retirement Accounts)
- Mutual Funds
- Fixed, Variable, & Index Annuities
- Wealth Management
- Stocks & Bonds
- Rollover Services

Call Indiana Members Investment Services, to schedule a no-cost, no-obligation appointment today!
317.610.3945

INDIANA
Members Investment Services

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 are not 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 these 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. The 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.

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