

INDIANA

Members Credit Union

Keeping It Simple

MEMBER
NEWSLETTER

JULY 2022

All branches will be closed
on Monday, July 4th
in observance of
Independence Day

INDIANA

Members Foundation

People Helping People



UPCOMING GOLF OUTINGS

Join us at our
Charitable Golf
Outings!

Proceeds will go to support
children in need with the items
necessary to succeed in school.

Greater Clark County Schools
Educational Foundation
IU Southeast School of Business
July 14 - Sellersburg

Teachers Warehouse
August 24 - Bloomington

[DETAILS HERE](#)



INDIANAPOLIS
317.248.8556

TOLL FREE
1.800.556.9268

ARE YOU LOOKING FOR A NEW JOB? SOMETIMES THIS LEADS TO SCAMMERS LOOKING FOR YOU TOO



By: **Kelly Gridley,**
AVP, Enterprise Risk
Management, IMCU

Imagine the following scenario: You've applied for several jobs online through reputable sites. You then hear from a "recruiter" showing interest in you. You set up an interview and it goes well, leading to what you believe is an offer. The "recruiter" begins asking personal information (including bank accounts) claiming they need this for background checks or payroll setup. They may even say you have to pay a small fee for equipment, etc. before starting. You haven't signed anything and believe this is all just normal for the hiring process.

You soon find out that you just gave a scammer enough information to access your finances. You may have also paid

them, thinking it was going to be reimbursed later.

Not all job postings or recruiters are legitimate. Follow these tips...

[Click here to continue reading on our blog.](#)



SPECIAL MORTGAGE OFFER: RENOVATION LOAN PURCHASE MORTGAGE OR LIMITED CASH OUT REFINANCE

Benefits of a Renovation Loan

- Minimum of 5% down payment
- Can fund a real estate deal that has repair contingencies
- Fewer costs when rolling repairs, purchase price or refinance expenses into a single loan
- Funds are held in an escrow account and paid directly to the contractor
- Funds available for both structural repairs and cosmetic renovations
- Provides a convenient and flexible way to manage home improvements by utilizing your first mortgage.

Funds Eligible for Renovation

Costs available up to 75% of the:

- Lesser of the purchase price plus renovation costs or the as completed value for purchase transactions
- As completed value for refinance transactions



INDIANA
Members Credit Union
MORTGAGE SERVICES
IMCU.COM

Call for details regarding
our new investment
renovation loan product.
317.817.9700

HOME EQUITY LINE-OF-CREDIT SPECIAL OFFER



HOME EQUITY
LINE-OF-CREDIT

1.9%
APR¹

SPECIAL OFFER

Advance an aggregate of \$10,000 or more through July 31st,
and receive a special 1.9% APR¹ through December 31st, 2022!

[CLICK HERE FOR MORTGAGE OPTIONS](#)

STAY INFORMED! JOIN US ON FACEBOOK AND TWITTER



FOLLOW OUR BLOG AT
indianamemberscreditunion.wordpress.com

IMCU.COM

\$100 CASH REWARD WHEN YOU BUY A VEHICLE FROM 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. With Carvana you can:

- Browse certified inventory: low mileage, no reported accidents, 150-point inspection.
- Shop from home: buy online with delivery or pickup available as soon as the next day.
- Get more for less: save valuable time and money by shopping online.
- Buy with confidence: 7-day money back guarantee, 100-day warranty.
- Finance with ease: easily finance a Carvana purchase with a loan from Indiana Members Credit Union.

Get pre-approved for your auto-loan today and start shopping over 20,000 vehicles with Carvana all from the comfort of home!

* Valid only for Carvana purchases through LoveMyCreditUnion.org. See Terms and Conditions.

LET'S GET STARTED

LOW RATES ON AUTO & ADVENTURE LOANS

AUTO LOAN RATES
AS LOW AS

2.99% APR*

2020 & NEWER MODELS



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

VEHICLE SHOPPING?

Visit our online Auto Buying Center at IMCU.COM
Shop • Research • Get Pre-approved • Purchase
Connect with Auto Advisor, Brent Wolfcale at 317.814.2409



RV & BOAT LOAN
RATES AS LOW AS

4.49% APR**

2020 OR NEWER MODELS

APPLY NOW

SMARTSTART: A MOBILE BANKING SOLUTION FOR KIDS AND TEENS



At IMCU, we are all about finding new ways to unlock our young member's potential. SmartStart is a mobile banking solution for kids and teens. Our solution provides hands-on financial education and increases youth engagement while providing important life lessons in a safe and controlled environment. With SmartStart, your child can learn to budget, save, and earn. It also offers the ability for parent/child requests and approvals to transfer funds, all through SmartStart. Visit your nearest branch, or IMCU.COM to learn more!



Allowance

Parents can assign an allowance to their child to assist in money flow into the account.



Teach Budgeting

The budgeting tool educates youth how to live within their means, including how to properly save, spend and invest their money.



Cash For Chores

Parents can pay their kids for completing chores and tasks around the house.



Card Controls

Parents can manage their child's card with daily spending limits.



Workflows

Children can request money from their parents. Notifications are sent to the parent and back to the child to inform them of the requests and take them directly to where they need to go to complete the request with an approval or denial.



Paid for Grades

The grade card feature allows parents to pay their children for making good grades in school.



Parental Loans

The Parental Loan feature offers the ability for children to safely borrow money from their parents, to teach them about loan terms, interest and the importance of repayment.

[CLICK HERE TO LEARN MORE](#)

**CONGRATULATIONS TO OUR 2022
ROBERT E. MARTIN SCHOLARSHIP RECIPIENTS!**



CALL TO SERVE

INDIANA 
Members Credit Union
Keeping It Simple

Members interested in serving on the IMCU Board of Directors or Supervisory Committee are encouraged to obtain an application at any of our branches, or by visiting IMCU.COM and clicking on the Board of Directors link.

Three members will be elected to serve a three-year term on the Board of Directors. One member will be elected to serve on the Supervisory Committee for a three-year term. The Nomination Committee will review all applications and submit a slate of candidates to the Board of Directors. Interested members should submit an application to your local branch.

The deadline to submit applications is **August 12, 2022**. Volunteers are expected to:

- Attend monthly meetings
- Be willing to serve on subcommittees
- Keep informed of financial trends and operations of financial institutions
- Interact with members in determining membership needs

**MEMBER OFFER:
UP TO 35% OFF**

Credit Report
and Identity Theft
Monitoring



Love My Credit Union®
rewards



Stay on top of your credit scores and protect your identity with your IdentityIQ plan¹.

Select your plan and receive your discount today!

LET'S GET STARTED

Flip Flop Giveaway

Receive a free pair of IMCU Flip Flops with any IMCU credit card application!



WORLD PREMIER MASTERCARD®
Earn 1.5 points for every \$1 spent
No membership fee
1.90% intro rate for 12 months¹



PREMIER REWARDS+ MASTERCARD®
Earn 1 point for every \$1 spent
No membership fee
1.90% intro rate for 12 months¹



PREMIER ADVANTAGE MASTERCARD®
Lower rate
No membership fee
1.90% intro rate for 12 months¹



PREMIER REWARDS+ JUMPSTART MASTERCARD®
Earn 1 point for every \$1 spent. No membership fee.
1.90% intro rate for 12 months¹



PREMIER ADVANTAGE JUMPSTART MASTERCARD®
Lower rate. No membership fee.
1.90% intro rate for 12 months¹

CLICK HERE FOR MORE DETAILS

*In branch only, 1 per person, through July 31st, while supplies last. Promotion not available at the IMCU Campus Branch.

DISCOUNTED TICKETS FOR IMCU MEMBERS



INDIANAPOLIS SYMPHONY ORCHESTRA



CLICK HERE

to purchase discounted tickets through September 4, 2022 or stop in your local branch for details!

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IMCU.COM