

INDIANA

Members Credit Union

MEMBER NEWSLETTER

JANUARY 2026



All Branches will be closed:
Thursday, January 1
for New Year's Day
and
Monday, January 19
in observance of
Martin Luther King, Jr. Day



INDIANAPOLIS
317.248.8556

TOLL FREE
1.800.556.9268

LOOKING AHEAD: INNOVATION AND GROWTH IN 2026



The start of a new year is always an opportunity to look forward with optimism and purpose. At IMCU, we are thankful for your trust and partnership. Helping you achieve financial success is at the heart of everything we do, and we take that responsibility seriously.

The IMCU team's dedication and commitment ensure that every interaction serves you and our communities with excellence.

Our mission has always been to better the lives of those we serve; People Helping People. We are proud of being a top place to work, our progress in improving for you, and of what lies ahead:

Next-Level Digital Banking

We've rolled out enhanced online and mobile tools to simplify your financial life and give you more control at your fingertips, while continuing to add even more features and functionality.

Upgraded Debit and Credit Cards to Visa

In 2025, we upgraded our debit cards to Visa. In 2026, we're continuing that momentum by upgrading our credit cards to Visa, giving you greater benefits on your preferred payment methods.

Stronger Security Measures

Protecting your information remains our top priority. We will continue to implement ever-growing safeguards to keep your accounts secure and help prevent fraud.

Branch Enhancements

Select locations are being updated to offer more space, improved security, and a better overall member service experience. We are continuing to add interactive teller machines in our drive-throughs to offer extended hours, with live teller access and convenience without even leaving your car.

New Branch Openings

We are growing our footprint with two new branches:

Bottleworks District, Downtown Indianapolis (Now Open!)
Spring Mill Road, Westfield (Opening Soon!)

Ongoing Team Development

We continue to invest in training so our staff can deliver the exceptional service you deserve.

Thank you for being part of the IMCU family. We look forward to 2026 and wish you a successful and rewarding year ahead!

John T. Newett,
President and Chief Executive Officer

WE ARE IMPROVING FOR YOU!

NEW IMCU VISA® CREDIT CARDS NOW AVAILABLE



Already have an IMCU credit card?
Your new card will be mailed in February!

NEW BENEFITS:

- Pay-Per-Use 24-Hour Roadside Assistance
- Auto Rental Collision Damage Waiver
- Porch Piracy Protection (Consumer Cards Only)

[DETAILS HERE](#)

FOLLOW US!



STAY INFORMED
WITH OUR BLOG!



[IMCU.COM](https://www.imcu.com)



PURCHASE DISCOUNT TICKETS HERE!



50% OFF TICKETS

REGULAR ADULT: \$15 AT THE DOOR.

OR PURCHASE ONLINE
WITH PROMO CODE: **IMCU**

← SCAN HERE FOR TICKETS

IndianapolisHomeShow.com | MARKETPLACE
EVENTS

HOME EQUITY LINE-OF-CREDIT SPECIAL OFFER

30-YEAR HOME EQUITY
LINE-OF-CREDIT

3.9%
APR¹

SPECIAL OFFER



Use your home equity line-of-credit to enhance your home, take a vacation, or pay off some debt!
Advance an aggregate of \$10,000 or more January 15 through July 31,
and receive a special 3.9% APR¹ through December 31, 2026!

[DETAILS HERE](#)

CELEBRATE THE NEW YEAR WITH A LOWER AUTO LOAN RATE*

Whether you're buying new or refinancing,
IMCU offers low rates and flexible terms to fit your budget.

AUTO LOAN RATES
AS LOW AS

3.74% APR¹

36 MONTHS | 2025 & NEWER MODELS
PURCHASE OR REFINANCE



[FIND OUT MORE](#)

*Subject to credit approval.

DIGITAL BANKING: ACCESS YOUR CREDIT SCORE AND MORE



MONITOR TODAY, SECURE TOMORROW
COUNT ON US TO KEEP YOU INFORMED

Enroll today to improve and
monitor your credit plus get
financial tips and your full
credit report for free!

[GET STARTED](#)

SAVE BIG ON TAX PREP

**Lock In Your
Discount Now**

Plus, enter for a chance to win \$10K



SCAN QR CODE TO GET DISCOUNT OR
VISIT OUR CREDIT UNION WEBSITE





NOW ACCEPTING SCHOLARSHIP APPLICATIONS

Robert E. Martin
Collegiate Scholarships
Ron Collier
Educational Scholarship
Dr. Miriam Z. Langsam Scholarship
for the School of Liberal Arts at IU
Indianapolis

DETAILS HERE

NEW BRANCHES

We continually strive to enhance our members' experience and open branches in convenient locations near you!
Bottleworks Branch now open: 835 N. College Ave.

**Westfield location opening soon:
17475 Spring Mill Rd.**

INDIANAPOLIS

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GET THE MONEY YOU NEED FOR SCHOOL



Student loans from Indiana Members Credit Union in partnership with Sallie Mae® could help! Whether you're an undergraduate, graduate, or career training student, we have loans to help meet your needs.

GET STARTED

INTRODUCING PHIL HOGAN

INDIANA
Members Investment Services



Indiana Members Investment Services (IMIS) is pleased to introduce Financial Advisor Phil Hogan to the team! Phil is a proud Anderson University graduate and has spent over a decade in finance, with the past six years in the investment industry. His career has been dedicated to helping individuals and families create thoughtful and personalized investment strategies designed to build confidence and work toward long-term financial success.

Outside of work, Phil enjoys time with his wife Ashley, a nurse practitioner, and their two sons, P.J. and Pace. He is active in the community by leading financial literacy workshops and reading with children.

We are excited to have Phil join the IMIS team and are confident that he will be a valuable resource to the investment program and to the IMCU members we serve.
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 **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
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OPEN END CREDIT ACCOUNT BILLING RIGHTS SUMMARY

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILL:

If you think your bill is wrong, or if you need more information about a transaction on your statement, write us on a separate sheet at the address on the front of the statement. We must hear from you no later than 60 days after the FIRST statement on which the error or problem appeared. You can call us at 800.556.9268, but doing so will not preserve your rights. In your letter, give us the following information:

1. Your name and account number.
2. The dollar amount of the suspected error.
3. Describe the error or the transfer you are unsure about, and explain, as clearly as you can, why you believe it is an error or why you need more information. You do not have to pay the amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

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