

INDIANA

Members Credit Union

MEMBER NEWSLETTER

NOVEMBER 2025



Branches will be
CLOSED Tuesday,
November 11
in observance of
Veterans Day
and **Thursday,**
November 27
in observance of
Thanksgiving



INDIANAPOLIS
317.248.8556

TOLL FREE
1.800.556.9268

Thank You

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

MEMBER APPRECIATION EVENT

Join us! November 20 - 22

Enjoy popcorn, goodies and prizes when you visit your local branch!

REFER A FRIEND AND GET \$100

Tell everyone to join IMCU!
Refer a friend and get rewarded!

\$200¹ **\$100²**
for them for you!

[DETAILS HERE](#)



GET READY TO LIGHT UP THE HOLIDAYS!

We are a proud sponsor of the Circle of Lights®

Stop by any Central Indiana branch to pick up your coloring contest page for the Downtown Indy, Inc. Circle of Lights® or download the coloring page at downtownindy.org/coloring.

Children ages 3-12 can submit their masterpiece for a **chance to win \$529 toward an Indiana529 Savings Plan!**

Drop this off at your Central Indiana branch by November 14.

Stop by our Downtown branch to join us for goodies on November 28 and attend the Circle of Lights®!



WE ARE IMPROVING FOR YOU!

NEW VISA® CREDIT CARDS COMING SOON

Don't have an IMCU Credit Card? Later in December, we will be offering Visa credit cards with new benefits:

Roadside Dispatch, Auto Rental, Collision Damage Waiver, Travel Accident Insurance and Porch Piracy Protection (Consumer Cards Only). If you have an IMCU credit card, new Visa cards will be mailed to you in early 2026.

[DETAILS HERE](#)



FOLLOW US!



STAY INFORMED
WITH OUR BLOG!



IMCU.COM

TRIPLE TAX BENEFITS WITH A HEALTH SAVINGS ACCOUNT



Our Health Savings Accounts (HSAs) help you take charge of your financial wellness.

Enjoy triple tax advantages:

- Pre-tax contributions
- Tax-free growth
- Tax-free withdrawals for qualified medical expenses

It's smart savings for your health - today and tomorrow.

LET'S GET STARTED

HOME EQUITY LOAN FOR THE HOLIDAYS

Make this holiday season unforgettable! Use the equity in your home to take your family on a once-in-a-lifetime vacation.

HOME EQUITY LINE-OF-CREDIT

3.9%
APR²

INTRO RATE FOR 180 DAYS



FIND OUT MORE

TURN OVER A NEW LEAF WITH AN IMCU AUTO LOAN

As the season changes, so can your auto loan rate.
For a new auto or if you're currently financing elsewhere, now is the perfect time to enjoy the benefits of falling rates and member-first service.

Why refinance with IMCU?

- Lower your monthly payment
 - Reduce your interest rate
- Enjoy flexible terms and fast approval!

AUTO LOAN RATES
AS LOW AS

3.74%
APR¹

36 MONTHS | 2025 & NEWER MODELS
PURCHASE OR REFINANCE



GET STARTED



Get a jump on holiday shopping with a

QUICK CASH LOAN

Borrow, shop, save, repay, build good credit.

FIND OUT MORE

ANNUAL MEETING OF SHAREHOLDERS AND ELECTION OF DIRECTORS



5103 Madison Ave.,
Indianapolis, 46227

IMCU IS A PROUD PARTNER OF THE INDIANA PACERS



Stop by your local branch to get your Indiana Pacers debit card today!

INDIANAPOLIS

317.248.8556

TOLL FREE

1.800.556.9268

ANNUAL IMCU

TOY DRIVE

Spread the joy! Donate your new, unwrapped toys at any IMCU Branch.

Nov. 1st - Dec. 5th

BRANCH LOCATIONS

INVESTMENT ADVISORS WHO SUPPORT YOUR FINANCIAL GOALS

Making informed investment decisions is essential for your financial future. Indiana Members Investment Services offers experienced guidance and a full suite of investment strategies backed by a team of professionals. Our services include:

- Retirement Planning
- Mutual Funds
- Annuities
- Rollover Services
- Stocks & Bonds
- Wealth Management

Schedule your complimentary, no-obligation consultation today: ☎ 317.610.3945

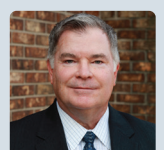
INDIANA Members Investment Services



Ted Spurgeon
Financial Advisor



Joe Waltermann
Financial Advisor



Gregg Perrey
Financial Advisor

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.

IMCU.COM