INDIANA Members Credit Union

MEMBER NEWSLETTER

OCTOBER 2025

BRANCHES WILL BE CLOSED MONDAY, OCTOBER 13TH IN OBSERVANCE OF COLUMBUS DAY

IMCU IS A PROUD PARTNER OF THE INDIANA PACERS & FEVER

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

TOP WORK PLACES 2025 INDYSTAR • BEST PLACES TO WORK IN INDIANA 2024 • BEST THINGS 2024 THE OFFICIAL COMMUNITY'S CHOICE AWARDS WINNER • AMERICA'S BEST CREDIT UNIONS 2025 Newsweek

NCUA • EQUAL HOUSING OPPORTUNITY

INDIANAPOLIS
317.248.8556

TOLL FREE
1.800.556.9268

SAVE FOR A HEALTHY TOMORROW WITH A HEALTH SAVINGS ACCOUNT

LET'S GET STARTED

- No account opening fee
- No monthly maintenance fee
- No annual fee
- HSA Certificates available!

Boost your future health savings and take advantage of higher dividends and short-term commitment.*

*Funds may not be used to cover any overdrafts on an HSA checking account while invested in a certificate. Certain restrictions apply. Consult your tax advisor.

INDIANA Members Foundation
People Helping People

Indiana Members Foundation endeavors to enrich the lives of those within the communities we serve by supporting charitable activities focused on human services, health and education.

Join the mission! IMF4KIDS.ORG

Pictured: IMCU volunteers partnered with Damar to paint a mural at their Indianapolis location.

PLAN YOUR FINANCIAL FUTURE WITH INDIANA MEMBERS INVESTMENT SERVICES

Our experienced financial advisors offer personalized options to help you pursue your goals. Schedule a complimentary, no-obligation consultation today by calling **317-610-3945**.

Retirement Planning • IRAs & Roth IRAs • Mutual Funds
Fixed, Variable and Index Annuities • Wealth Management • Rollover Services

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

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IMCU.COM

WE ARE IMPROVING FOR YOU

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IMCU

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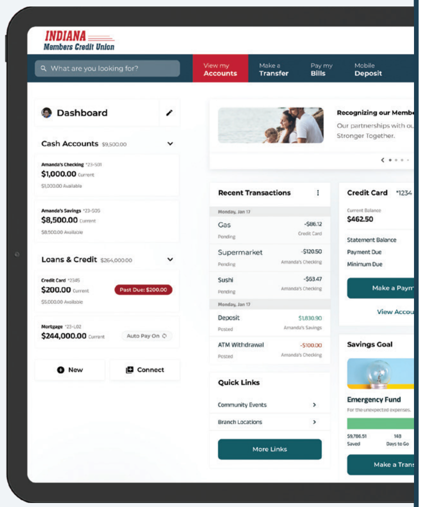

FEATURES:

- Daily Balance Alerts (They are back!)
- Immediate connection to external accounts
- Credit Score & More
- Set goals and track your progress with ease

Securely send money via Zelle®[1]

FALL INTO HOME UPGRADES WITH A HELOC

As the leaves change, it’s the perfect time to tackle those cozy home upgrades. Whether you’re planning to insulate your attic, replace drafty windows, or finally build that fire pit patio, a Home Equity Line of Credit can help you get it done. Take advantage of seasonal savings and turn your fall project list into a reality.

3.9% APR[2]

HOME EQUITY LINE-OF-CREDIT INTRO RATE FOR 6 MONTHS

GROW WITH US!

OPEN A MINOR ACCOUNT[1]

At IMCU, we are all about finding new ways to unlock our young members' potential. Beginning with our minor accounts, designed for those under age 18. This account can be set up with as little as $5. We are here to help you through each stage of your financial life.

- $5 initial deposit & minimum balance
- No monthly fee
- Dividends earned[2]
- Free affinity debit card
- Free online banking
- Email & text alerts[3]
- Free eStatements
- Free access to all IMCU, Alliance One, and All Point ATMs Nationwide

GET STARTED

PLUS
START BUILDING YOUR FINANCIAL FUTURE WITH A JUMPSTART CREDIT CARD

Real-World Lessons in Financial Responsibility

With the IMCU Jumpstart Credit Cards[1],
young adults can safely build their credit with a low limit.

SIMPLE
Manage card through Digital Banking.

CONTROL
Set up alerts so you don't miss a thing.

BUILD
Good money habits for the future.

APPLY NOW

[1]Membership savings account required. Subject to credit approval.

ELECTION OF CREDIT UNION DIRECTORS

INDIANA Members Credit Union

The Nominating Committee has certified to the Board Secretary three individuals to be slated as candidates for the December 2025 election. The individuals being nominated are: Margaret Miller, Bert Kite and Audrey Ballard.

Margaret Miller, current member of the Board of Directors. Retired Director of Contract Administration for Auxiliary Services, Indiana University Indianapolis. Miller has 26 years of service with IMCU.

Bert Kite, current member of the Board of Directors. Retired, ordained U. Methodist Clergy and served as the District Superintendent and Senior Pastor. Kite has 5 years of service with IMCU.

Audrey Ballard, current associate director of the Board of Directors. Associate Director, Program Manager for Tech@ Lilly, Lilly Research Laboratories. Past board membership included ProAct Indy and The Indianapolis Children's Museum. Currently serves as the Ivy Tech Guiding Circle Representative for the Indianapolis campus and is affiliated with the Project Management Institute and Women & Hi Tech. Ballard has 2 years of service with IMCU.

The Nominating Committee hereby certifies the following individual to be slated as the candidate for the December 2025 election to the Supervisory Committee.
Kathleen Lee, retired Chancellor, Ivy Tech Community College - Central Indiana. Lee has 13 years of service with IMCU.

Individuals desiring their name on the ballot may do so by petition. Applications and petition forms may be obtained on the Indiana Members Credit Union website at www.imcu.com. All petitions must be submitted to the Board Secretary by November 5, 2025. If there is only one nominee for each position to be filled, the election will not be conducted by ballot, and there will be no nominations from the floor.

MEMBER ADDED VALUE

$10 tickets for October 18th match!

SAVE OVER 35% ON TICKETS TO THE INDIANAPOLIS ZOO!

ZOO BOO AT THE INDIANAPOLIS ZOO

SEPT. 24 – NOV. 2

Wed, Thur, Sun 2-7pm
Fri & Sat 2-9pm

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We can help you with all your auto loan needs.

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Visit our online Auto Buying Center at IMCU.COM
Shop • Research • Get Pre-approved • Purchase

LOOKING FOR A LEASE?

We lease all makes and models and will work with you to find the vehicle you want and a lease that fits your needs.

Connect with us today!
Turk Christie, Leasing Agent - 317-595-0062, tchristie@imcu.com
Heather Sparks, Auto Advisor - 317-595-0062, hsparks@imcu.com

*Membership savings account required. Subject to credit approval.

SAVE WITH A CERTIFICATE

Take advantage of higher dividends and short-term commitment with a certificate![1]
We offer a range of terms to meet a variety of needs.

[1]Membership savings account required. $1,000 minimum balance requirement. Penalty for early withdrawal.