

INDIANA

Members Credit Union

MEMBER NEWSLETTER

OCTOBER 2026

SAVE FOR A HEALTHY TOMORROW WITH A HEALTH SAVINGS ACCOUNT



- 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.

MORE DETAILS

BECAUSE ONE SIZE DOESN'T FIT ALL

When it comes to investing, your goals, timeline, and financial situation are unique. That's why at Indiana Members Investment Services, we believe investment strategies should be tailored to fit your individual needs, not a one-size-fits-all approach.

Our experienced financial advisors take the time to understand what matters most to you and can help you identify the investment products and services that align with your goals.

We can help with:

- Traditional & Roth IRAs
- Retirement Planning
- Wealth Management
- Financial Planning
- Rollover Services
- Mutual Funds
- Fixed, Variable & Index Annuities
- Income Strategies for Retirement Assets
- Managed Accounts



Whether you're just getting started, preparing for retirement, or looking to grow and preserve your wealth, we're here to help every step of the way.

**Schedule your no-cost, no-obligation
consultation today! 317-610-3945**
Let's create a strategy that's built for you.

INDIANA
Members Investment Services

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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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All branches will be
CLOSED
**Monday, October 12, in
observance of Columbus Day**

INTERNATIONAL CREDIT UNION DAY - OCT. 15



Celebrating 78 Years of People Helping People

Join us for coffee and
donuts at our branches
on October 15.

Thank you
for being a member!



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HOW IS THE AMOUNT FOR MY PREAPPROVAL LETTER DETERMINED?

Most homebuyers rely on mortgage loans to secure the funding they need to purchase real estate. In fact, 64.8% of homeowners in the US have a mortgage. Mortgages are a critical piece of the real estate market, enabling borrowers to own a home without coming up with the entire payment in cash. This allows potential buyers to turn a significant portion of their living expenses into an investment earlier in their lives. Instead of paying rent, you could be building equity, for example.

Yet for all its benefits, the process of obtaining a mortgage can be confusing and intimidating. The good news is that it doesn't have to be. In this article, we'll cover key steps in the process, like how lenders determine your mortgage preapproval amount and what that number actually means when you start submitting offers.



What Determines Your Preapproval Amount?

Lenders base your preapproval amount on the risk they take to loan you money. In other words, you can get preapproved for a higher amount if your financial history shows that you have a higher likelihood of making payments consistently and on-time. If you have a less established or less stable financial history, then you will likely have a lower limit on how much you can borrow. Think of the preapproval process as a health exam for your finances that includes checking your:

Debt-to-Income Ratio: Lenders want to feel confident that their loan is your priority. If you have too many creditors and money gets tight, then you might have to choose which creditors to pay back. To help prevent these situations, lenders prefer working with borrowers who have low debt-to-income ratios. This ratio compares how much money you owe to how much you earn, and is calculated by dividing your monthly debt payments by your gross monthly income. Lenders are more likely to work with borrowers who have a debt-to-income ratio of 43% or less.

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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

**HOME EQUITY LINE-OF-CREDIT
INTRO RATE FOR 180 DAYS**



[LEARN MORE](#)

ONE CLICK, LESS RISK: THE SMARTER WAY TO SAVE YOUR DEBIT OR CREDIT CARD

Faster checkout is great. Faster checkout with an added layer of protection is even better.

Picture this: your favorite show is about to start, dinner is one tap away, and the utility bill is due tonight. Instead of hunting for your wallet, you choose your saved IMCU debit card or credit card and move on with your day. That convenience can come with a security benefit, too—when the payment uses tokenization.

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START BUILDING YOUR FINANCIAL FUTURE WITH A JUMPSTART CREDIT CARD

Real-World Lessons in Financial Responsibility

With the IMCU Jumpstart Credit Cards, 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](#)

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 2026 election. The individuals being nominated are: **Robert Martin, Jacqueline Blackwell and Nathan Cecil.**

Robert Martin, current Chairman of the Board of Directors. Retired Vice Chancellor for Administration and Finance at former Indiana University Purdue University at Indianapolis (IUPUI), where he served for over three decades. Martin has served Indiana Members Credit Union in various leadership roles since 1970 and has served as Chairman since 2006.

Jacqueline Blackwell, current member of the Board of Directors. Retired associate professor of early childhood development and elementary education at former Indiana University Purdue University at Indianapolis (IUPUI), where Blackwell served for 30 years. An IMCU Board member since 2010, Blackwell has 16 years of service with IMCU.

Nathan Cecil, Chief Financial Officer at Jones and Sons, Inc. and a Certified Public Accountant (inactive). Cecil has more than 25 years of experience in accounting, financial planning, and executive leadership, including service as Executive Director of Center for Global Impact. Cecil has served on the board of Center for Global Impact, 4C Ministry Institute and has served as an Associate Board Member of IMCU for the past two years.

The Nominating Committee hereby certifies the following individual to be slated as the candidate for the December 2026 election to the Supervisory Committee.

Camy Broeker, Supervisory Committee, current Vice Chancellor for Finance & Administration, Indiana University Indianapolis, formerly known as IUPUI. Broeker has been with IU Indianapolis for over 30 years.

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 4, 2026. 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



GET YOUR
DISCOUNTED
TICKETS HERE

Purchase \$11 tickets to select matches. Visit your local branch or scan the QR code to get your discounted tickets.

SAVE OVER 35% ON TICKETS TO THE INDIANAPOLIS ZOO!



SEPT. 23 – NOV. 1

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

FIND OUT MORE

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Pictured: 2026 Indiana Members Foundation Grant Recipients

INDIANA Members Foundation

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.

LEARN MORE

WE CAN HELP WITH YOUR NEXT AUTO LOAN

PURCHASE OR
REFINANCE.
CHECK WITH US FIRST!

CHECK OUT OUR RATES



ENROLL IN CREDIT SCORE & MORE



Our FREE credit score solution not only lets you review and download your report anytime, anywhere but also dispute errors right within the tool! Don't let mistakes impact your score. Enroll now and take control of your credit health!

LET'S GET STARTED

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.

DETAILS HERE

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