# INDIANA \_\_\_\_\_ Members Credit Union

Keeping It Simple

## MEMBER **NEWSLETTER**

**JUNE 2020** 

# **ALTERNATIVE BANKING ACCESS CHANNELS AVAILABLE**

The health, safety and well-being of our members and employees is the number one priority at Indiana Members Credit Union. IMCU Branch lobbies have been reopened with the exception of branches located inside hospitals.

The team at Indiana Members Credit Union is dedicated to providing you with access to your financial accounts, guidance and the support that you deserve and have come to rely on. We continue to encourage you to use our many alternative access channels for your banking whenever possible. These include the following:

- Online and Mobile Banking
- Live chat via NetTeller (Online Banking)
- ITMs & ATMs
- Drive-thru's



- Member Services | 800.556.9268
- Scheduled Appointments (as needed)
- OPhone | 800.527.7258



# FINANCIAL RELIEF OPTIONS

#### SHORT TERM LOAN SPECIAL

A special \$900 personal loan for 9-months at 9.00% APR to assist with cash flow. First payment due after 90 days!

#### FEE RELIEF Effective immediately, we are temporarily suspending the telephone transfer fee and fees

further notice.

#### 60 DAY NO-FEE LOAN DEFERRAL (SKIP-A-PAY)

Choose to skip a payment on any of your current consumer loan (auto loans, personal loans) to provide some additional flexibility and ease in this time of uncertainty.

associated with transferring more than 6 times per month from a savings account, until



EARLY WITHDRAWAL PENALTY WAIVER ON CERTIFICATES For those that need access to funds that were placed in a certificate, IMCU is waiving early withdrawal penalties at this time.



MORTGAGE PAYMENT RELIEF

Apply for forbearance to temporarily suspend mortgage payments.

# IMCU CREDIT CARDS OFFER FLEXIBILITY

1.9% APR\* LOW INTRODUCTORY RATE FOR 12 MONTHS



### Premier Rewards+ MasterCard®

- Ideal for members that appreciate rewards • Earn 1 point for every \$1 spent and redeem
- for travel, merchandise, gift cards, or cash back! No annual fee



## Premier Advantage MasterCard®

Ideal for members that prefer lower rates without rewards

• No annual fee

Offers a lower interest rate



#### World Premier MasterCard®

Ideal for members that average a higher annual spend and enjoy more cash back!

- Earn 1.5 points for every \$1 spent and redeem for travel, merchandise, gift cards, or cash back!
- No annual fee

#### Visit **IMCU.com** for available options and details!

STAY INFORMED! JOIN US ON FACEBOOK AND TWITTER



FOLLOW OUR BLOG AT indianamemberscreditunion.wordpress.com



# **COMING SOON!**

FRANKLIN BRANCH



Watch for announcements on the grand opening!

NCUA

**INDIANAPOLIS** 

317.248.8556

TOLL FREE

1.800.556.9268





#### SAVE THE DATE

July 22, 2020 Valle Vista Golf Course Adjusting to accommodate

social distancing as needed

Visit imf4kids.org for details.

INDIANA = Members Foundation People Helping People

## IN THE MARKET FOR A NEW HOME?



With home advantage, you can find a realtor, Search for homes, & Get preapproved with IMCU.



Visit imcu.com, or call Mortgage Services at 317.817.9700 today!



INDIANAPOLIS 317.248.8556

TOLL FREE 1.800.556.9268

# **AUTO LOANS: WE ARE HERE TO HELP**





Refinance to lower your auto loan payment from another financial institution. No payment for 90 days! Apply online at IMCU.COM

## INDIANA MEMBERS CREDIT UNION MEMBERS CAN GET \$200 CASH FROM SPRINT

As a member, you get \$100 per line on up to two lines when you switch to Sprint on Unlimited Plus or Premium. Plus, \$100 Annual Loyalty Reward. Plus, 25% off select accessories in Sprint Stores. And the Sprint 100% Satisfaction Guarantee. Claiming your cash rewards is easy

- 1. Switch to Sprint and mention that you're a credit union member.
- 2. Register at LoveMyCreditUnion.org/SprintRewards
- 3. Cash rewards will be deposited directly into your credit union account within 8-10 weeks.

Get rewarded for lovalty Register now to receive a \$100 loyalty cash reward every year starting one year after registration.



## GET YOUR MAXIMUM REFUND AND SPECIAL SAVINGS ON TURBOTAX

File with confidence, knowing that TurboTax guarantees 100% accurate calculations and runs thousands of error checks as you go. And if you need help, TurboTax has it: from answers online anytime, to unlimited advice and a final review from a CPA or Enrolled intuit. turbotax Agent with TurboTax Live.

Save on TurboTax today! Try it for free and pay only when you're ready to file.

# KNOW YOUR RISK TOLERANCE!

All investments, even the most conservative, come with different types of risk. Understanding these risks will help you make the right choice for your retirement savings plan.





**Financial Advisor** 

Genan Kirby Financial Advisor





INDIANA Members Investment Services

Contact one of our financial advisors today to help develop a plan that's right for you! Call 317.610.3945

Indiana Members Investment Services Advisors are registered representatives of CUNA Brokerage Services, Inc. Representatives are registered, securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, which is not an affiliate of the credit union. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution.

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