

INDIANA

Members Credit Union

Keeping It Simple

MEMBER NEWSLETTER

OCTOBER 2019

ALL BRANCHES WILL
BE CLOSED MONDAY,
OCTOBER 14TH FOR
COLUMBUS DAY

SIMPLIFY WITH THE IMCU MOBILE APP



Conveniently
deposit checks
anywhere from
your mobile device!

Daily deposit limit is \$2,500.

INDIANAPOLIS
317.248.8556

TOLL FREE
1.800.556.9268

USING YOUR HSA CAN KEEP YOUR FAMILY HEALTHIER

Indiana Members Credit Union believes it's important to improve your family's financial fitness all year long. That's why we offer a wide range of programs for saving money, affordable ways to borrow when you need to, and free online services to help you stay fiscally fit in less time.

If your employer offers a high deductible health plan, you may consider opening a Health Savings Account (HSA), and save money on your health and fitness. An HSA is a special type of savings account created to pay for healthcare needs, with two key advantages. First, the money you contribute to an HSA isn't subject to income taxes, and the funds in your HSA earn dividends and grow tax-free, so you can build up your account for future health needs. Second, you can use the money in your HSA for a long list of preventive and wellness-related costs that can help you stay healthy.

Your HSA dollars can be used to cover preventive dental care and eye exams, allergy testing, orthodontia, and screening tests for conditions such as heart disease. You can even use your HSA funds to pay for items such as sunscreen, prescription sunglasses, and baby monitors. Do you have an HSA and haven't been using it for items such as these? It pays to check into what your plan covers.

If you don't have an HSA, consider IMCU. The account has no minimum balance or monthly fee and earns a competitive rate of dividends. Participants receive a free debit card and free online banking services, along with free access to IMCU, Alliance One, and AllPoint ATMs. Any way you look at it, it's a healthy choice.

[Details on IMCU HSA's here!](#)

ARE YOUR RETIREMENT NEEDS FALLING INTO PLACE?



Genan Kirby
Financial Advisor



Jeff Olbina
Financial Advisor



Gregg Perrey
Financial Advisor

**CALL TODAY TO SPEAK WITH
AN ADVISOR: 317.610.3945**

INDIANA
Members Investment Services

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. CUNA Brokerage Services, Inc. is a registered broker/dealer in all fifty States of the United States of America. FR-2707281.1-0819-0921

STAY INFORMED! JOIN US ON FACEBOOK AND TWITTER



FOLLOW OUR BLOG AT
indianamemberscreditunion.wordpress.com

IMCU.COM

IMPROVED CREDIT CARD FEATURES

1.9%APR* 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



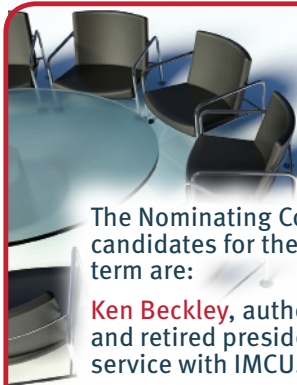
World Premier MasterCard®

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 or your nearest branch for available options and details!

*Annual Percentage Rate (APR) for Purchases 1.90% APR. Introductory APR for 12 months from account opening. After that, your APR will be at 9.49%-21.00% based on creditworthiness. This APR will vary with the market based on prime rate. APR for balance transfers- 1.90% introductory rate for a period of 12 billing cycles. After that, APR will be 9.49%-21.00% APR based on creditworthiness. This APR will vary with the market based on prime rate. APR for cash advances- 9.49%-21.00%, when you open your account based on creditworthiness. This APR will vary with the market based on prime rate. 2A Finance Charge will be imposed on Credit Purchases only if you elect not to pay the entire New Balance shown on your monthly statement for the previous billing cycle within 25 days from the closing date of that statement. If you elect not to pay the entire New Balance shown on your previous monthly statement within that 25-day period, a Finance Charge will be imposed on the unpaid average daily balance of such Credit Purchases from the previous statement closing date and on new Credit Purchases from the date of posting to your account during the current billing cycle, and will continue to accrue until the closing date of the billing cycle proceeding the date of which the entire new Balance is paid in full or until the date of payment if more than 25 days from the closing date. How to Avoid Paying Interest on Purchases- Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. The Finance Charge for a billing cycle is computed by applying the monthly Periodic Rate to the average daily balance of Credit Purchases which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of credit purchases is determined by adding to the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle, any new Credit Purchases posted to your account, and subtracting any payments as received and credits as posted to your account, but excluding any unpaid Finance Charge. Residents of Illinois may contact the Commissioner of Banks and Trust for Comparative Information on interest rates, charges, fees and grace periods. State of Illinois - CIP, P.O. Box 10181, Springfield, Illinois 62791; 800.634.5452 /10



ELECTION OF CREDIT UNION DIRECTORS

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The Nominating Committee has certified to the Board Secretary three individuals to be slated as candidates for the December 11, 2019 election. The three candidates nominated to serve a three-year term are:

Ken Beckley, author and former television news anchor, retired executive vice president of H.H. Gregg and retired president and CEO of the Indiana University Alumni Association. Beckley has 17 years of service with IMCU.

Kim Hodges, director of development, IU Herron School of Art and Design. Hodges has 17 years of service with IMCU.

Margaret Miller, retired director, contract administration for auxiliary services, Indiana University Purdue University at Indianapolis. Miller has 20 years of service with IMCU.

The Nominating Committee has certified to the Board Secretary one individual to be slated as Supervisory Committee candidate for the December 2019 election.

Kathleen Lee, chancellor, Ivy Tech Community College - Central Indiana. Lee has 9 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 11, 2019. 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.

SPECIAL MEMBER OFFERS



presented by
HONDA
Central Indiana
Honda Dealers



Zoo Boo activities are from 2-7 pm
October 3-6, 10-13, 17-20, 24-27
2:00 - 9:00 pm
on Fridays and Saturdays

Purchase discount tickets at IMCU!
\$14.25 adult • \$8.25 child (age 2-12)
Tickets are valid October 3-27, 2019



INDIANA
Members Credit Union

BOGO TICKETS

Due to our partnership with Indy Eleven,
we would like to extend this special
offer to our members!

Buy one ticket, get one free for the
Indy Eleven game on
Wednesday, October 16, 2019.

Purchase tickets online at imcu.com.
Choose "connect", then
"special offers" for details.



Indiana Members Credit Union members, there's never been a better time to switch to Sprint!

Cash rewards & more!

- Get up to \$200 cash when you switch two lines, plus lines 3, 4 and 5 are FREE
- Plus, \$100 Annual Loyalty Cash Rewards and 25% off accessories in Sprint Retail stores.

Nothing to lose & savings that add up

Credit union members can try Sprint's improved LTE service for 30 days worry-free. If you're not 100% satisfied, Sprint will refund phone costs, service costs and fees.

It's easy, here's how it works:

1. Switch to Sprint
2. Register your new line(s) at LoveMyCreditUnion.org/SprintRewards
3. In six to eight weeks, your cash rewards will be deposited directly into your account

Visit LoveMyCreditUnion.org/SprintRewards to learn more.



SPECIAL ANNOUNCEMENTS

IMCU TO ACQUIRE COMMERCE BANK



Watch our social media channels for updates on this exciting announcement!

FRANKLIN BRANCH COMING SOON!

Watch for details in the coming months!

TOP
WORK
PLACES
2019

INDYSTAR
PART OF THE USA TODAY NETWORK

NCUA
National Credit Union Administration, U.S. Government Agency

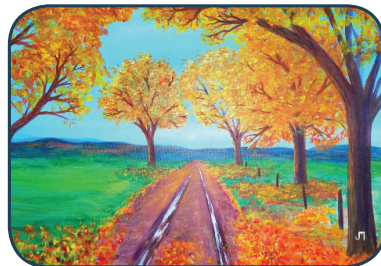
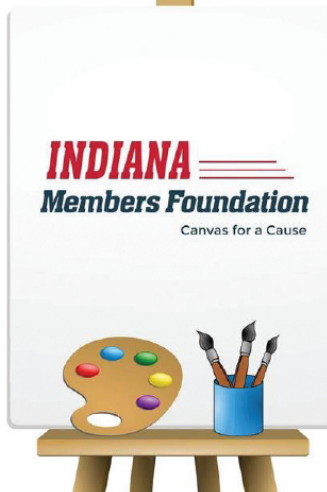
INDIANAPOLIS
317.248.8556

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CANVAS FOR A CAUSE

A unique way to raise funds for great causes while learning a new skill! For details on Canvas for a Cause Fundraisers, visit:

imf4kids.org



ADVENTURE LOANS



Are you in the market for an RV or Boat, or have one that you'd like to refinance? We may be able to save you on your monthly loan payment! No application fees!

RATES AS LOW AS

4.50% APR*

2017-2019 MODELS

*4.50%APR available for well qualified borrowers. Repayment in as many as 60 months. Membership savings account required. Current IMCU loans exempt. Effective 10.1.2019. Rate subject to change. Rates may be higher based on credit score, vehicle year and loan term. If you borrowed \$10,000 for 5 years, you would make 60 payments of \$186.43, with a total finance charge of \$1,185.81

Visit your local branch or IMCU.COM for more information.

LOOKING TO BUY A NEW HOME?



Available
on 15 Year
Fixed and
Adjustable
Rate
Mortgages

UP TO
**\$1,000
OFF**

CLOSING COSTS*
ON QUALIFYING
MORTGAGES

SAVE MONEY. SAVE TIME. SAVE THE HASSLE



Save hundreds, maybe even thousands on your real estate transaction by using one of our approved REALTORS®. We have agents from top agencies who can provide you with the expertise and service that Indiana Members Credit Union requires. Agents will help you save money by providing a closing cost reduction. Connect with a local Realtor as part of the Home Advantage Program



Visit your local branch or IMCU.COM for more information.

*Restrictions apply. Up to \$1,000 with loan amounts of \$100,000 or more. \$500 for loan amounts between \$50,000 - \$99,999. Refinance of an IMCU first mortgage is not eligible. Limited time offer and subject to expiration or change without notice. Property must be a primary residence, single family residence and 10 acres or less. Minimum 680 credit score. Lender credit applied at closing. Lender credit will not include funds required for down payment, will not be applied toward prepaid interest, mortgage insurance, property taxes or hazard insurance. Purchase transactions containing Seller Credits designated for application toward specific closing costs (i.e. Owner's Title Policy) will be applied as stated in the purchase contract. All other Seller &/or Realtor Credits will be applied toward applicable prepaids. Seller and Realtor Credits, exceeding the actual cost of the transaction, may not be used in their entirety. Effective 10/1/2019.

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