

INDIANA

Members Credit Union

MEMBER NEWSLETTER

MARCH 2026



Activate your new Visa® credit card by March 17

IMCU Credit Card Holders: You should have received your new Visa® credit card in the mail. It is ready for activation and use!

INDIANA FLOWER + PATIO SHOW
MAR. 14-22
INDIANA STATE FAIRGROUNDS WEST PAVILION & EXPO HALL

50% OFF TICKETS
WITH PROMO CODE: **IMCU**



INDIANAPOLIS
317.248.8556

TOLL FREE
1.800.556.9268

IMCU GIVES BACK!

IMCU is proud to support our communities! In 2025, IMCU contributed over \$154,000 through our community initiatives, including our affinity giveback debit card program, which earns funds with each signature-based transaction for that organization.



WE CURRENTLY OFFER 38 AFFINITY GIVEBACK DEBIT CARDS

[DETAILS HERE](#)

GET YOUR IMCU VISA® CREDIT CARD

ENJOY THE BENEFITS:

- Pay-Per-Use 24-Hour Roadside Assistance
- Auto Rental Collision Damage Waiver
- Porch Piracy Protection (Consumer Cards Only)



[FIND OUT MORE](#)

NOMINATE YOUR FAVORITE NURSE OR TEACHER MARCH 1 - 21

IMCU celebrates National Nurse and Teacher Appreciation Weeks! 10 winners will be selected for going above and beyond in giving back to their community.

5 Nurses & 5 Teachers will win a \$500 IMCU Visa® Gift Card!*



[NOMINATE HERE](#)

AUTO LOANS - PURCHASE OR REFINANCE*

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

AUTO LOAN RATES AS LOW AS
4.24% APR²
60 MONTHS

[GET STARTED](#)

*Membership savings account required. Subject to credit approval.

FOLLOW US!



STAY INFORMED WITH OUR BLOG!



[IMCU.COM](https://www.imcu.com)

WHAT IS THE EASIEST TYPE OF MORTGAGE TO GET APPROVED FOR?



Whether you're a first-time homebuyer or have been through the process before, comparing your mortgage options can certainly feel overwhelming. While it might be tempting to go with the first affordable-seeming option you come across, the fact that the average mortgage loan takes up to 30 years to pay off underscores the importance of doing your research and securing favorable terms. Otherwise, the extra interest can really add up over time, which could cause additional, undue stress down the road.

Ultimately, not all mortgage loans are created equally, so keep reading to get a handle on the types of mortgage loans you should have on your radar as you look to make your dream of home ownership a reality.

What Factors Qualify You for a Mortgage?

Whether you opt to go through a bank or credit union, lenders consider a number of factors when determining whether or not to approve you for a mortgage.

[READ MORE](#)

HOME EQUITY LINE-OF-CREDIT SPECIAL OFFER

30-YEAR HOME EQUITY
LINE-OF-CREDIT

3.9%
APR¹

SPECIAL OFFER



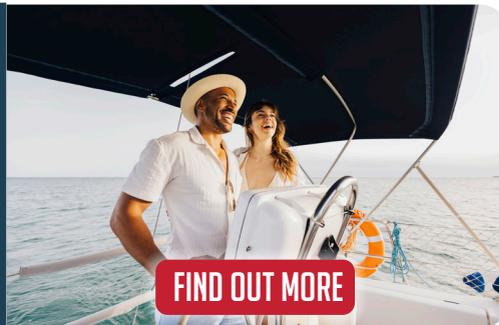
Use your home equity line-of-credit to enhance your home, take a vacation, or pay off some debt! Advance an aggregate of \$10,000 or more January 15 through July 31, and receive a special 3.9% APR¹ through December 31, 2026!

YOUR NEW BOAT STARTS HERE!*

ADVENTURE LOAN
RATES AS LOW AS

6.49%
APR¹

2025 & NEWER MODELS



Are you looking to purchase a Boat, RV, or Motorcycle, or perhaps to refinance one you already own? Look no further than IMCU for all your Adventure Loan needs! We provide competitive financing options. Let us help you embark on your next adventure with ease and confidence!

*Membership savings account required. Subject to credit approval.

TURN YOUR TAX REFUND INTO GUARANTEED GROWTH WITH A CERTIFICATE!*



Competitive rates, flexible terms, and steady earnings.

*Membership savings account required. \$1,000 minimum deposit required. Penalty for early withdrawal.

ACCEPTING GRANT APPLICATIONS THROUGH APRIL 15

Mike & Marti Ney People Helping People Grant

Terry Renick Legacy Golf Grant

Joan Wolfe Legacy for the Arts Grant

MORE INFO

INDIANA 
Members Foundation

INDIANAPOLIS
317.248.8556

TOLL FREE
1.800.556.9268

SAVE BIG ON TAX PREP

Lock In Your Discount Now

Plus, enter for a chance to win \$10K



SCAN QR CODE TO GET DISCOUNT OR VISIT OUR CREDIT UNION WEBSITE

IMCU IS A PROUD PARTNER OF THE INDIANA PACERS



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

IMPORTANT REMINDER: 2025 TAX-YEAR IRA CONTRIBUTION DEADLINE

The deadline to file your 2025 taxes—and to make contributions to most types of IRAs for the 2025 tax year—is April 15, 2026. For both Traditional and Roth IRAs, individuals under age 50 may contribute up to \$7,000, while those 50 or older may contribute up to \$8,000.

Consistently contributing early and regularly can help you stay on track toward achieving your long-term retirement goals. If you don't currently have an IRA, Indiana Members Investment Services offers no-cost, no-obligation appointments to help you explore the IRA options that best fit your financial needs.

Call today: 317.610.3945

INDIANA 
Members Investment Services



This information is not intended to be a substitute for specific individualized tax advice. We suggest that you discuss your specific tax issues with a qualified tax advisor.

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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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