

# INDIANA

## Members Credit Union

Keeping It Simple

### MEMBER NEWSLETTER

MAY 2018

All branches will be closed  
Monday, May 28th  
for Memorial Day



### 10TH ANNUAL GOLF OUTING

SAVE THE DATE

June 27th  
9:00 am  
Valle Vista  
Golf Course

Visit [imf4kids.org](http://imf4kids.org)  
for details.

**INDIANA**  
**Members Foundation**  
People Helping People



INDIANAPOLIS  
317.248.8556

TOLL FREE  
1.800.556.9268

## WHAT'S MY HOME WORTH?

Interested in learning your home's worth? IMCU has some tips to help you better understand the fair market value of your home in today's economy.

**Enlist the help of an expert.** To start, we suggest finding an experienced real estate agent who has knowledge of the area where you're hoping to buy or sell—like a trusted agent from our hand-picked HomeAdvantage® network. These local real estate pros can help you evaluate all the factors that determine your home's worth in our current market. And better yet, if you use one of our preferred agents to buy or sell your next home, you'll earn rewards at closing! Visit [imcu.com](http://imcu.com) for more about HomeAdvantage®.

**Review recent sales.** Your HomeAdvantage agent can help by gathering information about comparable homes in your neighborhood that have sold in recent months. A comparable property is one that is similar in size, condition, amenities and neighborhood. Once those properties are identified, consider the square footage, number of bedrooms and bathrooms, backyard amenities (like a pool), and the age and condition of the homes.

**Evaluate properties currently on the market.** You can also use IMCU's HomeAdvantage portal to view properties that are currently for sale. Consider the number of homes on the market—are there a lot for sale in your area? How many homes for sale are similar to yours? And finally, what are the prices of those homes? Need help in getting started? Visit [imcu.com](http://imcu.com) to request a referral to a HomeAdvantage agent or to find out more about the program or call us at 317.817.9700 or 800.869.1877.

## MORTGAGE SPECIAL

IMCU offers up to \$1,000 off qualifying fixed and adjustable rate mortgage closing cost, available on:

- 15-Year Fixed Rate Mortgages
- 3/3 Adjustable Rate Mortgages
- 5/5 Adjustable Rate Mortgages
- 7/1 Adjustable Rate Mortgages
- 10/1 Adjustable Rate Mortgages

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

Visit your branch, or call Mortgage Services at 317.817.9700

\*Up to \$1,000 off Closing Costs for new IMCU fixed and adjustable rate first mortgage loan programs. Offer available on conforming 15-Year Fixed, 3/3 ARM, 5/5 ARM, 7/1 ARM, and 10/1 ARM mortgage programs: 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 5/1/18.

## SPECIAL OFFER ON YOUR NEW HELOC



No Annual Fee  
No Closing Costs  
Easy to Access Funds  
(IMCU mobile app, write a check or visit a branch!)

SPECIAL OFFER  
**2.9%  
APR\***  
INTRO RATE FOR 180 DAYS

Contact your local branch today!

\*Annual Percentage Rate. This rate (effective 4/1/18) is a special limited time offer and subject to change without notice. This rate is only available for owner occupied single family residences. Certain restrictions and conditions apply. Introductory rate of 2.9% APR applies to new home equity lines-of-credit opened on or after 4/1/18 and does not apply to refinances of existing IMCU home equity lines. After the first 180 days, all balances convert to the variable rate APR based on an index of the Prime Rate published in the Wall Street Journal. (As of 4/1/18, APRs are 4.75% (Prime Rate) to 7.25% (Prime Rate + 2.5%), with a maximum rate of 21%, or highest rate allowable by law. LTV is based on the Indiana Members Credit Union approved valuation method. For HELOCs \$100,000 and greater, additional fees may be required for appraisal, title search, flood determination and filing fees. Property owner must supply proof of insurance. Existing IMCU home equity lines may be eligible for interest only payment option. Consult your tax advisor regarding deductibility. Indiana Members Credit Union is federally insured by the National Credit Union Association. Equal Housing Lender.



STAY INFORMED! JOIN US ON FACEBOOK AND TWITTER



FOLLOW OUR BLOG AT  
[indianamemberscreditunion.wordpress.com](http://indianamemberscreditunion.wordpress.com)

IMCU.COM

# WE CAN HELP WITH YOUR AUTO NEEDS

## LEASE SPECIAL



2018 JEEP WRANGLER  
UNLIMITED SPORT

**\$339.46** PER MONTH\*

**\$156.67** BI-WEEKLY\*

SPECIAL MEMBER  
PRICING

KEEP YOUR PAYMENTS  
LOW WITH A LEASE!

NO MONEY DOWN

CALL 317.595.0062  
OR 800.990.9933

\*\*Plus tax. Membership savings account and checking account required. Current rebates apply. Payment due at lease signing. No money down, 39 months allowing 39000 miles with approved credit. Assuming approved credit with all rebates, offer can be withdrawn at any time. Additional miles may be purchased. Subject to credit approval. Credit score may affect the payment. No security deposit required. Bi-weekly payments are based on 26 paydays per year. Equal opportunity lender. While supplies last. Offer expires 5/31/18.

INDIANAPOLIS  
317.248.8556

TOLL FREE  
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RATES AS LOW AS

**2.99%** APR\*

2015-2018 MODELS

## AUTO LOANS

Purchase or Refinance

Save time and hassle!  
Get pre-approved  
before you shop.  
It's quick and easy and  
there are no  
application fees!

Visit any IMCU branch or  
apply online at [IMCU.COM](http://IMCU.COM)



## LOOKING FOR A VEHICLE?

Visit our online  
**Auto Buying Center** at  
[imcu.com/Auto-Resource-Center.aspx](http://imcu.com/Auto-Resource-Center.aspx)

- Shop
- Research
- Get Pre-approved
- Purchase



Connect with our Auto Advisor,  
Brent Wolfcale, at **317.814.2409**

\*2.99% APR available for well qualified borrowers. Repayment in as many as 60 months. Membership savings account required. Current IMCU loans exempt. Effective 5.1.2018. 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 59 payments of \$179.64 with a final payment of \$179.80 and a total finance charge of \$778.56. Federally insured by NCUA.

## RACING TOWARDS RETIREMENT?



Jeff Olbina  
Financial Advisor



Gregg Perrey  
Financial Advisor



Let us help manage  
your 401(k)\* or pension  
rollovers so you can zoom  
into retirement with a  
peace of mind.

Call today: 317.610.3945

**INDIANA**   
**Members Investment Services**

\*Prior to requesting a rollover from your employer sponsored retirement account to an Individual Retirement Account (IRA), you should consider whether the rollover is suitable for you. There may be important differences in features, costs, services, withdrawal options and other important aspects between your employer sponsored retirement account and an IRA. Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. 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. FR-2055483.1-0318-0420

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