

INDIANA

Members Credit Union

Keeping It Simple

MEMBER NEWSLETTER

MARCH 2018

JOIN THE FIGHT AGAINST OVARIAN CANCER



Announcing the new beneficiary for the IMCU Cancer Awareness Card, Ovar'coming Together, Indiana's Nonprofit Resource and Education Organization for ovarian cancer.

This card is now available at any IMCU location. A portion of each signature based transaction made with this card March 1, 2018 - February 28, 2019 will be donated to Ovar'coming Together.

The IMCU Cancer Awareness Card benefits a different local cancer organization each year.



INDIANAPOLIS
317.248.8556

TOLL FREE
1.800.556.9268



BUYING YOUR FIRST HOME

So you're getting ready to buy a home of your own! That's great news, because home ownership is one of the best ways of building long-term financial security. As you make your monthly mortgage payment, more and more of your home will belong to you. There's a lot to know when buying a home, and Indiana Members Credit Union created a guide to provide most of the general information you'll need. We recommend starting with IMCU's free mortgage pre-approval process. Before you start looking at houses, you can apply for an IMCU mortgage. We'll determine how large a loan you can comfortably afford, and we'll tell you what that means in terms of house prices. That way, you can look at homes in that price range, knowing that you will be able to receive a mortgage. Having pre-approval can also help you when negotiating a purchase, especially if others are trying to buy the same house. Because the owner knows you already have a pre-approved mortgage, there's less risk in selling to you, and the process can move more quickly.

To apply for IMCU pre-approval, visit the Mortgage Loan page on our website, imcu.com. You can find the complete guide on our blog at: indianamemberscreditunion.wordpress.com.

HOME BUYING SEMINAR

JOIN US!

SATURDAY
MARCH 10

10 AM - NOON



Join us, along with our panel of experts who will be available to share tips from their field & answer home buying questions.

Old Meridian Branch, 12725 Old Meridian Street, Carmel
RSVP to David Macy at 317.814.2422 or dmacy@imcu.com

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

*Subject to IMCU \$1,000 Off Closing Cost Option Disclosure. Limited time offer and subject to expiration or change without notice. Current IMCU loans exempt. Offer available on conforming and Jumbo 3/3 ARM, 5/5 ARM, 7/1 ARM, 10/1 ARM and 15-year fixed interest rate mortgage programs with the loan amount minimum \$100,000. Limited lending area. 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, prepaid interest, mortgage insurance, property taxes or hazard/flood insurance. Purchase transactions containing Seller Credits designated for application toward a specific closing cost (i.e. Owner's Title Policy) will be applied as stated in the purchase contract. All other Seller and/or Realtor Credits will be applied toward applicable prepaids. Seller and/or Realtor Credits exceeding the actual cost of the transaction, may not be used in their entirety. Effective 1/2/18.

STAY INFORMED! JOIN US ON FACEBOOK AND TWITTER



FOLLOW OUR BLOG AT
indianamemberscreditunion.wordpress.com

IMCU.COM

ROBERT E. MARTIN COLLEGIATE SCHOLARSHIP PROGRAM

Up to ten \$5,000 scholarships to be awarded!

Visit IMF4kids.org for application information.



INDIANA
Members Foundation

People Helping People

LEASE SPECIAL



2018 TOYOTA TACOMA
DOUBLE CAB 4X4

\$315.23 PER MONTH*

\$145.49 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 3/31/18.

INDIANAPOLIS

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DESIGNER PURSE BINGO!

Benefiting Indiana Members Foundation

When: Thursday, April 26

Time: 6:00 pm (doors open at 5:30 pm)

Where: Primo South

2615 National Avenue, Indianapolis

Food • Fun • Bingo • Designer Purses
Autographed Memorabilia
50/50 • Cash Bar and more!



\$30 in advance, \$35 at the door, reserved table up to 10, \$325

For more information or to register, contact Mandy Emery at 317.554.8121, aemery@imcu.com, or visit IMF4kids.org.

Indiana Special Bingo License 145877



JOIN US FOR THE CARMEL MARATHON WEEKEND IMCU 5K!

The IMCU 5K will begin at 8:00 am on March 31st at the Palladium at the Center for Performing Arts, 3rd Ave. and City Center Drive in Carmel.

Use the code **IMCUmember** to receive a discounted entry price of \$20 for the IMCU 5K when you register at carmelmarathon.com

SPRING FORWARD INTO SAVING FOR RETIREMENT!



Get personal service
and advice from
a professional.

Call today: 317.610.3945



Jeff Olbina
Financial Advisor



Gregg Perrey
Financial Advisor

INDIANA
Members Investment Services

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IMCU.COM