INDIANA === **Members Credit Union** Keeping It Simple

MEMBER NEWSLETTER

SEPTEMBER 2022

Branches will be closed Monday, September 5th in observance of Labor Day and Monday, October 10th in observance of Columbus Day.

JOIN THE IMCU TEAM!



NEW HIRE BONUS*

FIND OUT MORE





INDIANAPOLIS 317.248.8556

TOLL FREE 1.800.556.9268

SHOULD I GET PRE APPROVED BEFORE LOOKING FOR A CAR?



The short answer is yes. Chances are, if you're in the market for a new or used car, you're also shopping for auto loans. In fact, 81.2% of all new vehicles were purchased with some sort of financing in the first three months of 2021. When it comes to securing financing, car buyers usually have two options: financing through the dealership or through a credit union or bank.

Pre-approval for auto loans makes either route less stressful and more affordable. In essence, pre-approval means that a lender has already reviewed your finances to say with confidence how much money you can afford to borrow.

Here's how getting pre-approved can enhance your buying experience... (Click here to continue reading on our blog.)

EARN \$10 WITH A NEW MINOR ACCOUNT



Special limited time offer! August 1 - September 30

Get a free pair of shades and your choice of a \$10 deposit or Kids Financial Education Workbook when you open a new minor account!1

PLUS take advantage of IMCU's financial education tool, SmartStart, a mobile banking solution that teaches your child to budget, save and earn!



FIND OUT MORE

RENOVATION AND CONSTRUCTION LOANS



If you are looking to renovate or build your dream home from the ground up, we're here to provide financing options and guidance to get your project started.

APPLY HERE

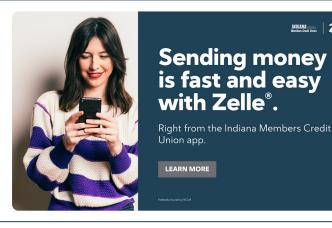
DISCOUNTED TICKETS FOR IMCU MEMBERS THROUGH SEPT. 4



Scan the QR Code to purchase discounted tickets through September 4, 2022 or stop in your local branch for details!







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STAY INFORMED WITH OUR BLOG!

INDIANA Żelle

THANK YOU!

A total of \$111,491.07
was raised at our
annual Indiana
Members Foundation
charity golf outings this
summer!
These funds help
children in need in
communities served
by IMCU.



People Helping People

imf4kids.org

MEMBER OFFER: UP TO 35% OFF

Credit Report and Identity
Theft Monitoring







MORE INFO

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13-MONTH CERTIFICATE SPECIAL



1.75% DIVIDEND RATE¹
1.76% ANNUAL PERCENTAGE YIELD

- Terms available: 6-mo, 1, 2, 3, 4, 5 & 7 year terms
- Minimum balance: \$1,000
- Dividends are compounded monthly and credited on the last day every month

FIND OUT MORE

LOW RATES ON AUTO LOANS

Drive down your monthly payments! We can help you with all your auto loan and adventure loan needs.



APPLY NOW

CONSIDERING A LEASE?



We lease all makes and models and will work with you to find the vehicle you want and a lease that fits your needs. With our network of dealers and volume purchasing power, we will save you time and money on your next lease.

No down payment required!

LET'S GET STARTED

THRIVING THROUGH MARKET VOLATILITY

Market volatility is an inevitable part of investing. If we never had market sell-offs, we wouldn't have as much opportunity to see returns. While the past can't tell us what the future holds, the past 30 years have had upward moving markets despite recession. It makes sense that this would continue since investors see opportunity in undervalued stock. If you sell out of the market during a decrease, you "lock in your loss", because unless you buy back in at just the right time it can be difficult to recover the amount you lose.

How do you thrive in a volatile market?

- Understand your strategy. Your strategy was designed for your specific goals, timeline and risk tolerance
- Review your needs and goals. This is a great time to determine if your goals and objectives remain the same, or if they've shifted, requiring an update to your strategy.
- Stick to your strategy. Your strategy was built for your individual time horizon, and sticking with it will position you to work towards your goals.

If you want to discuss your strategy, contact Indiana Members Investment Services located at Indiana Members Credit Union, and speak with an LPL Financial Advisor today! 317-610-3945

INDIANA

Members Investment Services

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Indiana Members Credit Union and Indiana Members Investment Services are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Indiana Members Investment Services, and may also be employees of Indiana Members Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Indiana Members Credit Union or Indiana Members Investment Services. Securities and insurance offered through LPL or its affiliates are:

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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