# INDIANA === Members Credit Union

MEMBER

**NEWSLETTER** 

MAY 2020

Keeping It Simple



### Still serving you.

these challenging times.

While we've temporarily closed our office lobbies to protect the health, safety and well-being of our employees, everyone at Indiana Members Credit Union is still here to serve you.

IN CHALLENGING TIMES, WE'RE HERE TO HELP

(Click here to continue reading on our blog.)

We hope you and your loved ones are healthy and

# FINANCIAL RELIEF OPTIONS



### SHORT TERM LOAN SPECIAL

A special \$900 personal loan for 9-months at 9.00% APR to assist with cash flow. First payment due after 90 days!

#### FEE RELIEF

Effective immediately, we are temporarily suspending the telephone transfer fee and fees associated with transferring more than 6 times per month from a savings account, until further notice.



### 60 DAY NO-FEE LOAN DEFERRAL (SKIP-A-PAY)

Choose to skip a payment on any of your current consumer loan (auto loans, personal loans) to provide some additional flexibility and ease in this time of uncertainty.



For those that need access to funds that were placed in a certificate, IMCU is waiving early withdrawal penalties at this time.

### MORTGAGE PAYMENT RELIEF

Apply for forbearance to temporarily suspend mortgage payments.

EARLY WITHDRAWAL PENALTY WAIVER ON CERTIFICATES

# IMCU CREDIT CARDS OFFER FLEXIBILITY

1.9% APR\* LOW 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** for available options and details!

STAY INFORMED! JOIN US ON FACEBOOK AND TWITTER



FOLLOW OUR BLOG AT indianamemberscreditunion.wordpress.com

# MEMBER ALERT

Following guidelines from our public health officials, IMCU branch lobbies are currently closed. We would be happy to serve your financial needs through our branch drive-thru's, by appointment or remotely via online or mobile banking. Please continue to watch our site for details regarding when the lobbies will open again and further details about IMCU's relief efforts.

LEARN MORE



**INDIANAPOLIS** 317.248.8556

TOLL FREE 1.800.556.9268





Sponsored by INDIANA = Members Credit Union

#### Heartland Film at Home

is an exciting new opportunity to watch the latest and best in independent cinema including past HIFF films from the comfort and safety of your home! This series of films will include films that you can watch at your leisure as well as special events with filmmaker Q&As. New films will be announced and made available every two weeks through May.





June 24th Valle Vista Golf Course

Adjusting to accommodate social distancing as needed

Visit imf4kids.org for details.

Members Foundation People Helping People



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# **AUTO LOANS: WE ARE HERE TO HELP**





Refinance to lower your auto loan payment from another financial institution. No payment for 90 days! Apply online at IMCU.COM

# INDIANA MEMBERS CREDIT UNION MEMBERS **CAN GET \$200 CASH FROM SPRINT**

As a member, you get \$100 per line on up to two lines when you switch to Sprint on Unlimited Plus or Premium. Plus, \$100 Annual Loyalty Reward. Plus, 25% off select accessories in Sprint Stores. And the Sprint 100% Satisfaction Guarantee. Claiming your cash rewards is easy

- 1. Switch to Sprint and mention that you're a credit union member.
- 2. Register at LoveMyCreditUnion.org/SprintRewards
- 3. Cash rewards will be deposited directly into your credit union account within 8-10 weeks.

Get rewarded for loyalty Register now to receive a \$100 loyalty cash reward every year starting one year after registration.





# SOCIAL SECURITY AND YOUR RETIREMENT JOIN US FOR VIRTUAL SEMINARS:

TUESDAY, MAY 12 - 11:30 AM and 1:00 PM

**RESERVE YOUR VIRTUAL SEAT** 



# KNOW YOUR RISK TOLERANCE!

All investments, even the most conservative, come with different types of risk. Understanding these risks will help you make the right choice for your retirement savings plan.





Genan Kirby Financial Advisor



**Financial Advisor** 

**Gregg Perrey Financial Advisor** 



Contact one of our financial advisors today to help develop a plan that's right for you! Call 317.610.3945

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