

INDIANA
Members Credit Union
Keeping It Simple

**MEMBER
NEWSLETTER**

DECEMBER 2018



HOLIDAY HOURS

All branches will close at 1:00 pm on December 24th. All branches will be closed on Tuesday, December 25th and Tuesday, January 1st



**IMCU Outside ITMs Available
Mon-Fri 8am-7pm**

Take advantage of live tellers before and after branch lobby hours.
Locations: Greenwood Beech Grove, Westside, Old Meridian and Fishers



INDIANAPOLIS
317.248.8556

TOLL FREE
1.800.556.9268

Wishing You Happy Holidays!

INDIANA MEMBERS CREDIT UNION PARTICIPATES IN TOYS FOR TOTS PROGRAM

Indiana Members Credit Union is partnering with CBS4 for the 2018 U.S. Marine Corps Reserve Toys for Tots Program. The mission of the U.S. Marine Corps Reserve Toys for Tots Program is to collect new, unwrapped toys during October, November and December each year, and distribute those toys as Christmas gifts to less fortunate children in the community. The primary goal is to deliver, through a new toy at Christmas, a message of hope to kids across Central Indiana that will assist them in becoming responsible, productive, patriotic citizens.



All IMCU branch locations will serve as collection points for new, unwrapped toy donations from the public through December 16, 2018.



NEW IMCU BRANCH COMING SOON!

3975 West 106th St., Carmel
Located at the intersection of 106th St. and Michigan Rd.

NEW AND IMPROVED CREDIT CARDS NOW AVAILABLE



Premier Rewards+ MasterCard®

Ideal for members that appreciate rewards

- Intro rate: 1.9% APR* introductory rate for 12 months
- 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

- Intro rate: 1.9% APR* introductory rate for 12 months
- 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!

- Intro rate: 1.9% APR* introductory rate for 12 months
- Earn 1.5 points for every \$1 spent and redeem for travel, merchandise, gift cards, or cash back!
- No annual fee

Visit IMCU.com or your nearest branch for available options and details!

*Annual Percentage Rate (APR) for Purchases 1.90% APR. Introductory APR for 12 months from account opening. After that, your APR will be at 9.49%-21.00% based on creditworthiness. This APR will vary with the market based on prime rate. APR for balance transfers- 1.90% Introductory APR for a period of 12 billing cycles. After that, APR will be 9.49%-21.00% APR based on creditworthiness. This APR will vary with the market based on prime rate. APR for cash advances- 9.49%-21.00%, when you open your account based on creditworthiness. This APR will vary with the market based on prime rate.

STAY INFORMED! JOIN US ON FACEBOOK AND TWITTER



FOLLOW OUR BLOG AT
indianamemberscreditunion.wordpress.com

IMCU.COM

ADVENTURE LOANS
RATES AS LOW AS

5.00% APR*

2015-2019 MODELS

Are you in the market for an RV or Boat, or have one that you'd like to refinance?

With rates as low as 5.00% APR*, we may be able to save you on your monthly loan payment!

No application fees!

Visit any IMCU branch or apply online at IMCU.COM

*5.00% APR available for well qualified borrowers. Repayment in as many as 60 months. Membership savings account required. Current IMCU loans exempt. Effective 11.1.2018. 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 \$188.71 with a final payment of \$188.85 and a total finance charge of \$1,322.74. Federally insured by NCUA.

DEPOSIT CHECKS
via your smart phone
with the IMCU
mobile app!*



*Enrollment in NetTeller required.
Daily deposit limit is \$2,500.



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IMCU GIFT CARDS AVAILABLE

Gift Cards can be purchased from \$10 to \$1,000 and can be used anywhere MasterCard® is accepted.

Available for use only in the US and \$3 purchase fee required. Must be a member to purchase. Designs may vary by branch.

Indiana Members Foundation Presents...



Silent Auction • Light Hors d'oeuvres • Cash Bar

Dress for this night of murderous mayhem includes flapper dresses, zoot suits, feather boas and headbands, pinstriped suits and fedoras. If you aren't feeling that jive you can dress as a private detective to help solve the crime, just don't frame the wrong guy!

Proceeds to benefit Indiana Members Foundation

SAVE THE DATE

February 23, 2019
Indiana City Brewing Company
24 Shelby St, Indianapolis
7 pm - 10 pm

INDIANA
Members Foundation

People Helping People

imf4kids.org

SPECIAL OFFER

2.9% APR¹

INTRO RATE - 180 DAYS

HOME EQUITY LINE OF CREDIT



Visit imcu.com or your nearest branch to begin your approval process today!

¹Annual Percentage Rate. This rate (effective 11/1/18) 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 5/1/18 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 11/1/18, APRs are 5.25% (Prime Rate) to 7.75% (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.

'TIS THE SEASON TO INVEST WISELY!

CONTACT AN ADVISOR TODAY
AND START PLANNING FOR
YOUR FUTURE

CALL: 317.610.3945

INDIANA
Members Investment Services

Indiana Members Investment Services Advisors are registered representatives of CUNA Brokerage Services, Inc. Representatives are registered, securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, which is not an affiliate of the credit union. 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. CUNA Brokerage Services, Inc. is a registered broker/dealer in all fifty States of the United States of America. FR-2298532.1-1018-1120

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