

INDIANA

Members Credit Union

Keeping It Simple

MEMBER NEWSLETTER

APRIL 2022



OPEN AN ACCOUNT FOR YOUR CHILD

To celebrate National Credit Union Youth Month, IMCU is offering your choice of a \$10 account credit, or a kids activity book on money and finance when you open a new minor account.¹

OPEN AN ACCOUNT TODAY

¹Membership savings account required. Minor accounts only. Offer valid 4.1.2022-4.30.2022 only. Paperback value: \$9.99. Book of similar value will be provided if above title is no longer available.



INDIANAPOLIS
317.248.8556

TOLL FREE
1.800.556.9268

IMCU MEMBERS DONATE \$10,000 VIA CANCER AWARENESS CARD



IMCU members contributed \$10,000 to The Tatum Parker Project through the IMCU Cancer Awareness Debit Card Program.

The IMCU Cancer Awareness Debit Card provides members an opportunity to support a different cancer-related organization each year. This is our most popular "Choose your Charity" community giveback card and provides members an opportunity to support a different cancer-related organization each year. A portion of each signature transaction made with this card is donated to that organization (up to \$10,000 annually). The Tatum Parker Project was recently presented a check for \$10,000 as the 2021-22 member-nominated recipient (Pictured is Gina Terril, AVP Business Development at IMCU and Jayson Parker – Executive Director, The Tatum Parker Project.)



IWIN Foundation is the 2022-23 recipient. IWIN Foundation supports individuals statewide receiving treatment for breast cancer by relieving emotional, physical, and financial burdens.

Visit your local branch today to obtain this special debit card ready for immediate use.



TEACH YOUR CHILD FINANCIAL RESPONSIBILITY

Minor accounts, for any child under age 18, require just a \$5 deposit and minimum balance. It's never too early to start great money-saving habits! Get your teen started with an account and debit card of their choice. IMCU offers several different debit card designs to choose from, with an opportunity to support your school, team or cause!

- Manage accounts and debit card through Digital Banking.
- Set up alerts and spending amounts.
- Help build good money habits for the future.
- It's a great way to help teens learn to manage finances!

LET'S GET STARTED



GRANTS NOW OFFERED



Mike & Marty Ney People Helping People Grant

Assist schools and community organizations that help children to achieve success in learning

Joan Wolfe Legacy Grant

Assist schools and community organizations that help children to achieve success in learning through the arts

Terry Renick Legacy Golf Grant

Assist high schools in communities served by Indiana Members Credit Union annually with its golf program

Visit IMF4KIDS.ORG for more information on Indiana Members Foundation

STAY INFORMED! JOIN US ON FACEBOOK AND TWITTER



FOLLOW OUR BLOG AT
indianamemberscreditunion.wordpress.com

IMCU.COM

\$100 CASH REWARD WHEN YOU BUY A VEHICLE FROM CARVANA

We're excited to announce that Carvana has joined the Love My Credit Union Rewards family with an exclusive \$100 cash reward for credit union members! Carvana is the leading e-commerce platform for buying used cars and the fastest-growing used auto retailer in the country. With Carvana you can:

- Browse certified inventory: low mileage, no reported accidents, 150-point inspection.
- Shop from home: buy online with delivery or pickup available as soon as the next day.
- Get more for less: save valuable time and money by shopping online.
- Buy with confidence: 7-day money back guarantee, 100-day warranty.
- Finance with ease: easily finance a Carvana purchase with a loan from Indiana Members Credit Union.

Get pre-approved for your auto-loan today and start shopping over 20,000 vehicles with Carvana all from the comfort of home!



LET'S GET STARTED

* Valid only for Carvana purchases through LoveMyCreditUnion.org. See Terms and Conditions.

PLANNING TO FIX UP YOUR HOME THIS SPRING? GET STARTED WITH A HOME EQUITY LINE-OF-CREDIT



INTRODUCTORY RATE

1.9%
APR¹ 180 DAYS



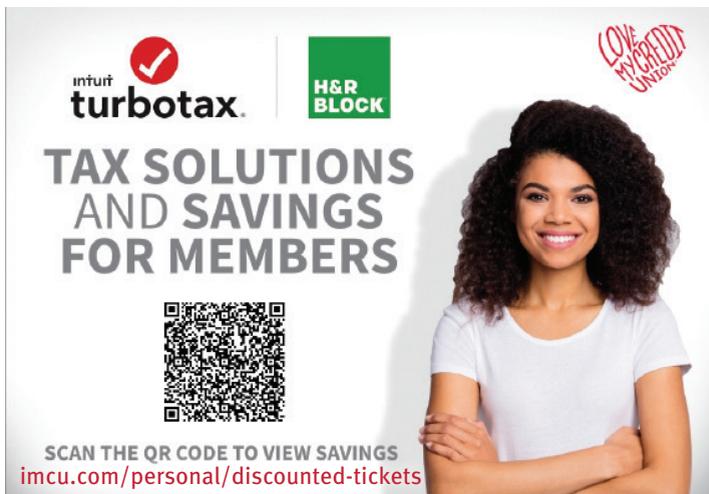
LOOKING TO PURCHASE A HOME?

IMCU offers a variety of mortgage options, including FHA, conventional, fixed, adjustable, jumbo mortgage loan programs, and more!



Save Money. Save Time. Save the Hassle
Connect with a local Realtor as part of the
Home Advantage Program*





Privacy Notice

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
 - Credit histories and credit scores
 - Employment information and income
- When you are no longer our member, we continue to share your information as described in this notice.

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Indiana Members Credit Union chooses to share; and whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does IMCU Share This Information?	Can You Limit This Sharing?
For our everyday business purposes such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes—to offer you our products and services	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes—information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes—information about your creditworthiness	No	We don't share
For non affiliates to market to you	No	We don't share

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

We collect your personal information, for example, when you:

- Open an account or give us your income information
- Apply for financing or give us your contact information
- Show us your driver's license

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes—information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for non affiliates to market to you

State law and individual companies may give you additional rights to limit sharing.

Definitions:

Affiliates—Companies related by common ownership or control. They can be financial and nonfinancial companies.

Indiana Members Credit Union has no affiliates.

Non affiliates—Companies not related by common ownership or control. They can be financial and nonfinancial companies.

Indiana Members Credit Union does not share with our nonaffiliates so they can market to you.

Joint Marketing—A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Our joint marketing partners include insurance companies.

Questions? Please call 1-800-556-9268 or go to imcu.com

MEMBER OFFER: UP TO 35% OFF

Credit Report and Identity
Theft Monitoring



Love My Credit Union®
rewards



Stay on top of your credit
scores and protect
your identity with your
IdentityIQ plan¹.

Select your plan and receive
your discount today!

MORE INFO



SAVE THE DATE

May 14th

Indiana Members Foundation
Presents: A Murder Mystery Dinner
1950's Sock Hop Fundraiser

INDIANA
Members Foundation

People Helping People

Visit IMF4KIDS.ORG
for more information!

INDIANAPOLIS

317.248.8556

TOLL FREE

1.800.556.9268

REFI YOUR RIDE, DRIVE DOWN YOUR PAYMENTS

AUTO LOAN RATES
AS LOW AS

1.99%
APR¹

2020 and NEWER MODELS



Refinance to lower your auto loan payment from another
financial institution. No payment for 90 days!

APPLY NOW!

Certificate of Deposit
Maturing?

Let's explore more
ways to grow your money.



MAKE THE MOST OUT OF YOUR MATURING CD, VISIT INDIANA MEMBERS INVESTMENT SERVICES TODAY!

What will you do when your Share Certificate (CD) matures? You'll soon need to determine whether to renew your CD, move the funds into another credit union account, or explore the possibilities of other investments we make available.

One option to consider is consulting with the Indiana Members Credit Union Investment Services Program located at Indiana Members Credit Union. The Program offers retirement, insurance and investment services designed especially for credit union members including:

Services

- Retirement Planning
- Rollovers
- Investment Management
- Tax-Advantaged Investing*

Products

- Mutual Funds
- Fixed Annuities
- Stocks and Bonds
- Index and Variable Annuities

Meeting with a financial professional could be beneficial to you when determining where to place the funds from your maturing CD. Please call Indiana Members Investment Services at [317.610.3945](tel:317.610.3945) or visit your local branch for more information to schedule a no-cost, no-obligation consultation.



Genan Kirby
Financial Advisor



Jeff Olbina
Financial Advisor



Gregg Perrey
Financial Advisor

INDIANA
Members Investment Services

*Representatives are not tax advisors. For more information regarding your specific tax situation, please consult a tax professional. • STANDARD E-MAIL DISCLOSURE 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-4306261.1-0222-0324

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