

# INDIANA

## Members Credit Union

Keeping It Simple

### MEMBER NEWSLETTER

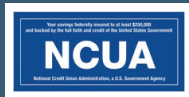
APRIL 2019

## NEW BRANCH NOW OPEN

MICHIGAN RD. & 106TH ST.



3975 West 106th Street,  
Carmel



INDIANAPOLIS  
317.248.8556

TOLL FREE  
1.800.556.9268

## “HOMEMADE” BEGINS WITH A HOME

Whether it's our favorite dinner or a cute craft item, when we hear that something is homemade, we tend to place a lot of value on it. Things that are homemade seem more personal and emotionally satisfying. That's one reason many people are eager to become homeowners. They dream of the emotional satisfaction that comes with having a house that belongs to you.

If you've been thinking about becoming a homeowner, Indiana Members Credit Union is here to help. We take particular pride in helping our members buy homes, because we know that purchasing a home can be the foundation of financial security.

There are two ways we help our members achieve the joy of owning their own homes. The first is our family of mortgage loans. We offer a wide variety of mortgage loans, including fixed and adjustable-rate mortgages with a selection of terms, all at excellent rates with low closing costs. Plus, when you obtain your mortgage from us, you can count on the same high-quality member service you've come to expect from our team.

Which kind of loan is right for you? That depends on many factors, including your financial situation and how large a down payment you can make. The best way to start is to talk to one of our mortgage specialists. They can discuss your situation and goals, and then help you compare the choices that are available to you. You can even apply for mortgage preapproval, so you'll know exactly how much home you can afford before you start shopping.

Continue reading on our blog: [indianamemberscreditunion.wordpress.com](http://indianamemberscreditunion.wordpress.com)

## LOOKING TO BUY A HOME THIS SPRING?

Save Money. Save Time. Save the Hassle

Connect with a local Realtor as part of the **Home Advantage Program**



Now also  
available on  
both 15 and  
30-Year Fixed  
Mortgages,  
for a limited  
time!

UP TO  
**\$1,000  
OFF**  
CLOSING COSTS\*  
ON QUALIFYING  
MORTGAGES

Visit your local branch or [IMCU.COM](http://IMCU.COM) for more information.



★ When you sign up for Home Advantage now through May 31, you'll be automatically registered to win one of three iPads®! ★

\*Restrictions apply. Up to \$1,000 with loan amounts of \$100,000 or more. \$500 for loan amounts between \$50,000 - \$99,999. Refinance of an IMCU first mortgage is not eligible. Limited time offer and subject to expiration or change without notice. 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, will not be applied toward prepaid interest, mortgage insurance, property taxes or hazard insurance. Purchase transactions containing Seller Credits designated for application toward specific closing costs (i.e. Owner's Title Policy) will be applied as stated in the purchase contract. All other Seller &/or Realtor Credits will be applied toward applicable prepaids. Seller and Realtor Credits, exceeding the actual cost of the transaction, may not be used in their entirety. Effective 1/1/2019.

STAY INFORMED! JOIN US ON FACEBOOK AND TWITTER



FOLLOW OUR BLOG AT  
[indianamemberscreditunion.wordpress.com](http://indianamemberscreditunion.wordpress.com)

IMCU.COM

# SAVE FOR YOUR GOALS WITH OUR NEW CERTIFICATE SPECIALS!

**GREAT  
CERTIFICATE  
RATES!**

LIMITED TIME ONLY

## **13 Month Certificate Rate**

2.50%

Annual Percentage Rate

2.53%

Annual Percentage Yield

## **25 Month Certificate Rate**

3.00%

Annual Percentage Rate

3.04%

Annual Percentage Yield



\*Membership savings account required. \$1,000 minimum deposit. Maximum \$1,000,000 per household. Rates effective 2/1/19 and subject to change at any time. Penalty for early withdrawal.

## GRANT PROGRAMS

We are accepting applications for our grant programs through April 15, 2019.

The **Mike & Marty Ney People Helping People Grant** was designed to assist schools and community organizations that help children to achieve success in learning. For 2019, the maximum individual grant is \$2,500. The total for all grants is \$10,000. The application must be fully completed to be considered. Examples of the types of programs the Foundation is willing to consider include the following:

- Educational Materials
- Youth Financial Education
- Operational Assistance
- Community Centers
- Early Childhood Development
- Specific Programs & Services to Youth

The **Terry Renick Legacy Golf Grant** was designed to assist high schools in communities served by Indiana Members Credit Union annually with it's golf program. For 2019, the maximum grant is \$1,000. The application must be fully completed to be considered. Examples of the types of programs the Foundation is willing to consider include the following:

- Uniforms
- Equipment
- Fees

The **Joan Wolfe Legacy Grant** was designed to assist schools and community organizations that help children to achieve success in learning through the arts. For 2019, the maximum individual grant is \$1,000. The total for all grants is \$2,000. The application must be fully completed to be considered. Examples of the types of programs the Foundation is willing to consider include the following:

- Art Materials
- Operational Assistance
- Community Centers
- Early Childhood Development



**INDIANA**   
**Members Foundation**  
People Helping People

Apply at:  
[IMF4kids.org](http://IMF4kids.org)



# 2ND ANNUAL PURSE BINGO!

Benefiting Indiana Members Foundation

When: Thursday, April 25th

Time: Doors open at 5:30 - Bingo begins at 6:00

Where: Primo South 2615 National Avenue, Indianapolis

Free Appetizers • Cash Bar • 50/50

\$35 for early registration, \$40 at the door. Reserve a table for up to 10 for \$375. Seats are limited so be sure to reserve yours today! Additional bingo cards can be purchased at registration. For more information or to register, contact Mandy Emery at 317.554.8121, [aemery@imcu.com](mailto:aemery@imcu.com), or visit [IMF4kids.org](http://IMF4kids.org).  
Indiana Special Bingo License 149711



## 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](http://imcu.com)



## Discount tickets for IMCU members!

IMCU Members can take advantage of a \$4 discount on Indianapolis Indians tickets by entering the promo code "IMCU" when purchasing tickets online.

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



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



INDIANAPOLIS  
317.248.8556

TOLL FREE  
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## SAVE ON YOUR AUTO LOAN

RATES AS LOW AS

**3.75%** APR\*

2015-2019 MODELS

Purchase or Refinance



Save time and hassle! Get pre-approved before you shop. It's quick and easy and there are no application fees! Visit any IMCU branch or apply online at [IMCU.COM](http://IMCU.COM)

\*3.75% APR available for well qualified borrowers. Repayment in as many as 60 months. Membership savings account required. Current IMCU loans exempt. Effective 10.1.2018 and 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 \$183.04 with a final payment of \$182.99 and a total finance charge of \$982.35

## CONSIDER A LEASE!



IMCU leases all makes and models! Consider shopping for your next leased vehicle from Enterprise Car Sales 1704 North Shadeland Ave, Indianapolis Call 317.595-0062 for more information.

**enterprise**  
**car sales**

## LET US HELP YOU DRAW UP A PLAN FOR A SUCCESSFUL ROLLOVER.



**INDIANA**   
**Members Investment Services**

CALL TODAY 317.610.3945

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-2381537-1-0119-0221

[IMCU.COM](http://IMCU.COM)