

INDIANA
Members Credit Union
Keeping It Simple

MEMBER
NEWSLETTER

JANUARY 2019

New Year
HAPPY

ALL BRANCHES
WILL BE CLOSED
January 1st
for New Year's Day and
January 21st for Martin
Luther King, Jr. Day

1.9%
APR*

**NEW AND
IMPROVED
CREDIT CARDS
NOW AVAILABLE!**

See inside for details



INDIANAPOLIS
317.248.8556

TOLL FREE
1.800.556.9268

Thank you!
FOR YOUR SUPPORT

TOGETHER WE GIVE BACK: 195 VOLUNTEERS
GAVE OVER 1300 HOURS OF SERVICE
FOR OUR COMMUNITIES IN 2018!



Indy BackPack Attack School Supply Drive
provided **5,040 backpacks** and over **42,255 school supplies**



Canvas for a Cause raised **\$6,280** for 13 different causes



\$50,000 in scholarships and **\$10,000** in grants were awarded
to local students and online tutoring provided for Francis W Parker
Montessori School #56



1,509 food items were collected by IMCU employees
and distributed to those in need in our communities



IMCU employees collected over **\$26,000** and over
5,000 clothing, toys and toiletry items for those in need



Employees also made and donated over **200 fleece blankets** to the
homeless (Pourhouse) and foster children (Marion Co CPS) and the
Johnson Co Humane Society



Approximately **250 toys** were donated to Toys for Tots in partnership
with the Indiana Pacers and Jakks Toys



360 handmade scarves were made and **Santa and toys** provided
for all PreK and Kindergarten students at the Francis W Parker
Montessori School #56 Holiday Celebration

INDIANA
Members Foundation
People Helping People

IMF4kids.org

Indiana Members Foundation was founded in 2010, exclusively for the purpose
of being a positive influence in the community served by Indiana Members
Credit Union; specifically, providing school children in the Indianapolis area
with the necessities essential for learning and succeeding in their education.



**ROBERT E. MARTIN COLLEGIATE
SCHOLARSHIP PROGRAM
NOW ACCEPTING APPLICATIONS**

Up to ten \$5,000 scholarships to be awarded!
Visit IMF4kids.org for application information.

STAY INFORMED! JOIN US ON FACEBOOK AND TWITTER



FOLLOW OUR BLOG AT
indianamemberscreditunion.wordpress.com

IMCU.COM

IMCU IS THE OFFICIAL FINANCIAL PARTNER OF THE INDIANAPOLIS HOME SHOW



January 18-27
at the Indiana
State Fairgrounds

For a **\$4 discount**, enter promo code **"IMCU"**
when you purchase tickets ahead of time at
IndianapolisHomeShow.com!



HOME SHOW SPECIAL OFFERS:



HOME EQUITY LINE OF CREDIT

Visit your branch, or call
Mortgage Services at 317.817.9700



CREDIT CARDS

Go Where Life Takes You!

- Rewards
- Great for balance transfers
- Low rates



Premier Rewards+ MasterCard®
Ideal for members that
appreciate rewards

- Intro rate: 1.9% APR²
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% APR²
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% APR²
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!

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.

²Annual 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.



WE CAN HELP WITH YOUR AUTO NEEDS

RATES AS LOW AS

3.75% APR*

2015-2019 MODELS

AUTO LOANS

Need extra cash after the holidays?
Consider a refi auto loan.

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

*3.75% APR available for well qualified borrowers. Membership savings account required. Current IMCU loans exempt. Effective 12.1.2018. Rate subject to change.



LEASING SERVICES

LEASE OF THE MONTH
2019 JEEP COMPASS LATITUDE 4X4
\$339 per month*
\$156.46 bi-weekly*

We lease all makes and models.
Call us for a comparison quote!

317.595.0062
or 800.990.9933

*Plus tax. Membership savings account and checking account required. Current rebates apply. Payment due at lease signing. No money down, 39 months allowing 39,000 miles with approved credit. Assuming approved credit with all rebates, offer can be withdrawn at any time. Additional miles may be purchased. Subject to credit approval. Credit score may affect the payment. No security deposit required. Bi-weekly payments are based on 26 paydays per year. Equal opportunity lender. While supplies last. Offer expires 01/31/19.

RATES AS LOW AS

5.00% APR*

2015-2019 MODELS

ADVENTURE LOANS

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

GET THE FUNDING YOU NEED FOR COLLEGE



IMCU has partnered with Sallie Mae® to assist students in paying for their education and offers the following options:

- The Smart Option Student Loan® for IMCU by Sallie Mae®
 - The Parent Loan for IMCU by Sallie Mae®
- Get Started! Visit IMCU.COM/Student-loans.aspx to get started today.

*The Sallie Mae partner referenced is not the creditor for these loans and is compensated by Sallie Mae for the referral of Smart Option Student Loan customers.

MEMBERS SAVE UP TO \$15 ON TURBOTAX AND GET A CHANCE TO WIN \$25K!

This year, get your biggest possible tax refund and the chance to win \$25,000¹. And, as a credit union member you can save up to \$15 on TurboTax this tax season.

- Get a chance to win \$25K. Just try TurboTax Online for free by February 14th (and provide a valid email address) to be automatically entered to win the TurboTax \$25,000 Sweepstakes.¹
- TurboTax has you covered. TurboTax is up-to-date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right.
- Real CPAs review your return. With TurboTax Live, you can talk with a CPA or EA onscreen for unlimited advice and a final review of your return.

Visit IMCU.COM and click on "Connect", then "Special Offers" to get started!



Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/14/19. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and business, odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA, 92129.



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

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
1.800.556.9268

NEW IMCU BRANCH COMING SOON!

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



OPEN END CREDIT ACCOUNT BILLING RIGHTS SUMMARY IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILL:

If you think your bill is wrong, or if you need more information about a transaction on your statement, write us on a separate sheet at the address on the front of the statement. We must hear from you no later than 60 days after the FIRST statement on which the error or problem appeared. You can call us at 800.556.9268, but doing so will not preserve your rights. In your letter, give us the following information.

1. Your name and account number.
2. The dollar amount of the suspected error.
3. Describe the error or the transfer you are unsure about, and explain, as clearly as you can, why you believe it is an error or why you need more information. You do not have to pay the amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.



NEW YEAR, NEW YOU!

WHETHER YOU'RE RETIRING,
CHANGING JOBS OR STARTING
TO PLAN FOR YOUR FUTURE,
WE CAN HELP.

Contact an advisor today.
Call: 317.610.3945

INDIANA
Members Investment Services



Jeff Olbina
Financial Advisor



Gregg Perrey
Financial Advisor

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-2331462.1-1118-1220

IMCU.COM