

INDIANA

Members Credit Union

Keeping It Simple

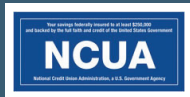
MEMBER NEWSLETTER

APRIL 2018

EXTENDED MEMBER SERVICE HOURS

Select IMCU Branches have extended member service hours! See and speak with live IMCU tellers available via the ITMs located in the drive thru.
Monday-Friday: 8am-7pm
Saturday: 9am-1pm

- Now Open!
Greenwood Branch
1115 N. Madison Ave., Greenwood
- Fishers Branch
13220 Olio Road, Indianapolis
- Old Meridian Branch
12725 Old Meridian St., Carmel
- Beech Grove Branch
1701 Albany Ave., Beech Grove
- Westside Branch
7110 W. 10th St., Indianapolis



INDIANAPOLIS
317.248.8556

TOLL FREE
1.800.556.9268



MORTGAGE SPECIAL

IMCU offers up to \$1,000 off qualifying fixed and adjustable rate mortgage closing cost, available on:

- 15-Year Fixed Rate Mortgages
- 3/3 Adjustable Rate Mortgages
- 5/5 Adjustable Rate Mortgages
- 7/1 Adjustable Rate Mortgages
- 10/1 Adjustable Rate Mortgages

UP TO
**\$1,000
OFF**
CLOSING COSTS*

If you are looking to buy or sell a home this spring, visit imcu.com for details on our Home Advantage Program, offering tools and tips! Remember to get pre-approved with IMCU before you start shopping!

Visit your branch, or call Mortgage Services at 317.817.9700

*Up to \$1,000 off Closing Costs for new IMCU fixed and adjustable rate first mortgage loan programs. Offer available on conforming 15-Year Fixed, 3/3 ARM, 5/5 ARM, 7/1 ARM, and 10/1 ARM mortgage programs: 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 4/1/18.

SPECIAL OFFER ON YOUR NEW HELOC

No Annual Fee • No Closing Costs

Easy Access to Funds: Transfer Funds on IMCU Mobile App • Write a Check or Visit a Branch



SPECIAL OFFER

2.9%
APR*

INTRO RATE FOR 180 DAYS



Contact your local branch today!

*Annual Percentage Rate. This rate (effective 3/1/18) 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 3/1/18 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 2/1/18, APRs are 4.5% (Prime Rate) to 7.0% (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. Indiana Members Credit Union is federally insured by the National Credit Union Association. Equal Housing Lender.

STAY INFORMED! JOIN US ON FACEBOOK AND TWITTER



FOLLOW OUR BLOG AT
indianamemberscreditunion.wordpress.com

IMCU.COM

JOAN
WOLFE

INDIANA 
Members Foundation

People Helping People

LEGACY
GRANT

Indiana Members Foundation is now accepting applications for the Joan Wolfe Legacy Grant from 501c3 non-profits and schools that benefit youth in the communities where Indiana Members Credit Union serves. Applications will be accepted through April 30th, 2018.

Visit imf4kids.org for details.



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.

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 income
- Account balances and payment histories
- Credit histories and credit scores

All financial companies need to share customers' personal information to run their everyday business. Below we list 1) the reasons we can share your personal information, 2) whether we share it, and 3) 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 accounts, 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	N/A
For our affiliates' everyday business purposes—information about your creditworthiness	No	N/A
For our affiliates to market to you	No	N/A
For non affiliates to market to you	No	N/A

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 deposit money
- Pay your bills or apply for a loan
- Use your credit or debit card

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

Definitions:

Affiliates—companies (financial or non financial) related by common ownership or control

Non affiliates—companies (financial or non financial) not related by common ownership or control

Joint Marketing—a formal agreement between non affiliated financial companies that together market financial products or services to you.

Questions? Please call IMCU's Phone Center at 317.248.8556 or 800.556.9268.

WE CAN HELP WITH YOUR AUTO NEEDS

RATES AS LOW AS

2.99% APR*

2014-2018 MODELS

AUTO LOANS

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



LOOKING FOR A VEHICLE?

Visit our online
Auto Buying Center at
imcu.com/Auto-Resource-Center.aspx

- Shop
- Research
- Get Pre-approved
- Purchase



Connect with our Auto Advisor,
Brent Wolfcale, at **317.814.2409**

*2.99% APR available for well qualified borrowers. Repayment in as many as 60 months. Membership savings account required. Current IMCU loans exempt. Effective 3.1.2018. 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 \$179.64 with a final payment of \$179.80 and a total finance charge of \$778.56. Federally insured by NCUA.

LEASE SPECIAL

2018 TOYOTA
HIGHLANDER LE AWD

\$405.60 PER MONTH*

\$187.20 BI-WEEKLY*

SPECIAL MEMBER
PRICING

**KEEP YOUR PAYMENTS
LOW WITH A LEASE!**

NO MONEY DOWN



LEASING SERVICES

We lease all makes and models.

CALL **317.595.0062** OR **800.990.9933**

*Plus tax. Membership savings account and checking account required. Current rebates apply. First payment due at lease signing. No money down, 39 months allowing 39000 miles with approved credit. Assuming approved credit with all rebates, offer can be withdrawn at any time. Additional miles may be purchased. Offer may be withdrawn at any time. 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 4/30/18.

JOIN THE FIGHT AGAINST OVARIAN CANCER



Announcing the new beneficiary for the IMCU Cancer Awareness Card, Ovar'coming Together, Indiana's Nonprofit Resource and Education Organization for ovarian cancer.

This card is now available at any IMCU location. A portion of each signature based transaction made with this card

March 1, 2018 - February 28, 2019 will be donated to Ovar'coming Together.

The IMCU Cancer Awareness Card benefits a different local cancer organization each year.



ACCESS IMCU ANYWHERE WITH THE MOBILE APP!

Visit IMCU.COM for more details!

INDIANAPOLIS
317.248.8556

TOLL FREE
1.800.556.9268

DESIGNER PURSE BINGO!

Benefiting Indiana Members Foundation

When: Thursday, April 26

Time: 6:00 pm
Doors open at 5:30

Where: Primo South
2615 National Avenue,
Indianapolis



Food • Fun • Bingo • Designer Purses
Autographed Memorabilia
50/50 • Cash Bar and more!

\$30 in advance, \$35 at the door,
reserved table up to 10, \$325

For more information or to register,
contact Mandy Emery at 317.554.8121,
aemery@imcu.com, or visit IMF4kids.org.
Indiana Special Bingo License 145877

THE RIGHT ADVICE
AT THE RIGHT TIME.



Your financial needs and goals change over time. Whether you are looking to borrow or ready to invest, you should feel empowered to make decisions that fit your life. To find out how we can help, contact us today for a no-cost, no-obligation appointment.



Jeff Olbina
Financial Advisor



Gregg Perrey
Financial Advisor

Call today: 317.610.3945

INDIANA
Members Investment Services

Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. 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. CBSI is a registered broker/dealer in all fifty states of the United States of America. The representative may also be financial institution employee that accepts deposits on behalf of the financial institution. CBSI-1956083.1-1117-1220 © 2017 CUNA Mutual Group

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