

ALL BRANCHES
WILL BE CLOSED
ON MONDAY,
OCTOBER 12
IN OBSERVANCE
OF COLUMBUS
DAY

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People Helping People

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NEW, IMPROVED ONLINE, MOBILE BANKING

IMCU is upgrading to a new online and mobile banking platform, bringing you better features and functionality, and keeping the old favorites. Some new features include:

- New payment and card features give you more control
- New transfer features provide more access and more options
- New "Card Swap" feature offers seamless transition with expired, reissued or lost/stolen cards
- New "Pay by Card" feature offers ability to pay recurring bills with your debit card
- Now offering the ability to nickname accounts for easy identification
- Now offering the ability to send money to any IMCU debit card holder with just email or mobile phone number
- More robust financial tools allow access to your full financial portfolio



[Update your mobile number and email now for a smooth transition!](#)

YOU HAVE CHOICES

What should you do with your retirement savings when you retire? You have choices.

- You can do nothing. Just let the money stay invested until age 70 1/2, when you must take at least minimum distributions. (Rolling over a plan to an IRA does not protect against market risk.)
- You can withdraw the money. But if you do, you will pay income taxes on the distribution.
- You can arrange a rollover of your retirement plan assets into the retirement plan at your new workplace (provided your new employer sponsors a retirement plan and the plan allows this).
- Or, you can utilize a direct rollover into an individual retirement account (IRA) and have an active say in what happens with those assets.*

Would you like to learn more about these choices before you retire? Call us at 317.610.3945, and we'll discuss how you can potentially grow and stretch your retirement money over the length of your life, and invest conservatively to live well and manage your tax burden.

What you learn might help you build wealth for a lifetime.

Financial Advisor
CUNA Brokerage Services, Inc.
At Indiana Members Credit Union
P: 317.610.3945 | F: 317.610.3948

INDIANA
Members Investment Services



Genan Kirby
Financial Advisor



Jeff Olbina
Financial Advisor



Gregg Perrey
Financial Advisor

*Traditional IRAs (Individual Retirement Accounts) are accounts funded with tax deductible contributions in which any earnings are tax deferred until withdrawn, usually after retirement age. Unless certain criteria are met, I.R.S. penalties and income taxes may apply on any withdrawals taken from Traditional IRAs prior to age 59 1/2. RMDs (required minimum distributions) must generally be taken by the account holder within the year after turning 70 1/2.

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indianamemberscreditunion.wordpress.com

IMCU.COM

NATIONAL FINANCIAL PLANNING MONTH

Do you have a plan?

“A plan for what?” you may ask. October is National Financial Planning Month, so the kind of plan we’re talking about is for your money. If you haven’t already developed a financial plan, now is a great time to start.

Some people think financial planning is only for wealthy people or those who invest a lot, and it’s true that people who have a lot of assets benefit from financial planning. But it’s just as important for everyone else. Whether you’ve just started working, are simply trying to get ahead of each month’s bills, or starting to give serious thought to retirement, basic financial planning can help you make the right choices.

Suppose you’re planning a road trip to Florida. You’ll probably want to use your GPS or a map to determine the fastest route and identify things you want to see (or avoid) along the way.

(Continue reading on our blog online at indianamemberscreditunion.wordpress.com)

TRAVEL SAFELY AND IN STYLE

Are you in the market for an RV or Boat?
It’s the perfect way to social distance!



Already have an RV or Boat? We may be able to save you on your current monthly payment with an adventure loan. No application fees!

APPLY NOW

RATES AS LOW AS

3.49% APR¹

2018-2020 MODELS

HOME EQUITY LINE-OF-CREDIT



Spending more time at home means it’s the perfect time for home improvements! Borrow up to your established limit, anytime, for any purpose and at your convenience.

- No closing costs
- No annual maintenance fees
- No prepayment penalties

DETAILS HERE

INTRODUCTORY RATE

1.9% APR²

6 MONTHS

IMCU CREDIT CARD OPTIONS - CHOOSE YOUR BEST FIT

1.9%APR* LOW INTRODUCTORY RATE FOR 12 MONTHS
NO ANNUAL FEES ON ANY IMCU CREDIT CARD



**EARN POINTS TO REDEEM FOR CASH BACK,
TRAVEL, MERCHANDISE AND GIFT CARDS!**

MORE DETAILS



ELECTION OF CREDIT UNION DIRECTORS

INDIANA
Members Credit Union
Keeping It Simple

The Nominating Committee has certified to the Board Secretary three individuals to be slated as candidates for the December 2020 election. The three candidates nominated to serve a three-year term are:

Bob Martin, Chairman of the board since 2006, retired vice chancellor for administration and finance, Indiana University Purdue University at Indianapolis for 13 years. Martin has 46 years of service with IMCU.

Jackie Blackwell, Retired associate professor of early childhood development and elementary education, Indiana University Purdue University at Indianapolis for 30 years. Blackwell has 10 years of service with IMCU.

Mike Ney, Treasurer of the board since 1995, current administrator for Indiana Guard Reserve, retired director of administration and informatics, department of surgery, Indiana University, Indiana University Purdue University at Indianapolis for 39 years. Ney has 40 years of service with IMCU.

The Nominating Committee has certified to the Board Secretary one individual to be slated as Supervisory Committee candidate for the December 2020 election.

Camy Broeker, Current vice chancellor finance & administration, Indiana University Purdue University at Indianapolis. Broeker has been with IUPUI for 30 years.

Individuals desiring their name on the ballot may do so by petition. Applications and petition forms may be obtained on the Indiana Members Credit Union website at www.imcu.com. All petitions must be submitted to the Board Secretary by November 9, 2020. If there is only one nominee for each position to be filled, the election will not be conducted by ballot, and there will be no nominations from the floor.

IMCU WINNER OF TOP WORKPLACES 2020

Indiana Members Credit Union has been awarded a Top Workplaces 2020 honor by The Indianapolis Star. The list is based solely on employee feedback gathered through a third-party survey.

Ron Collier, President and CEO of Indiana Members Credit Union, stated,

"IMCU has incredible employees who are dedicated to helping our members be successful in their financial goals. Their commitment and devotion is what makes IMCU a top workplace."



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2018-2020 MODELS

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LOOKING FOR A LEASE? WE HAVE THAT TOO!

We lease all makes and models and will work with you to find the vehicle you want and a lease that fits your needs. With our network of dealers and volume purchasing power, we will save you time and money on your next lease.

Benefits of Leasing

- You work with IMCU direct. No third party involvement
- No down payment or security deposit is required
- It's possible to lower your monthly payment as much as 40%
- Guaranteed future value at lease-end
- Automatic deductions available



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