

INDIANA

Members Credit Union

MEMBER NEWSLETTER

JULY 2025



All branches will be
CLOSED
FRIDAY, JULY 4TH for
Independence Day

NEED A VACATION?

Fund your next getaway with an
IMCU Quick Cash Loan

Benefits:

- No credit score check
- Loans up to \$2,000
- 6-24 month terms
- No pre-payment penalty

Apply in Digital Banking.
Select "Quick Cash"
from the navigation bar.



INDIANAPOLIS
317.248.8556

TOLL FREE
1.800.556.9268

WE ARE IMPROVING FOR YOU

YOUR MASTERCARD® DEBIT CARD WILL SOON BE UPGRADED TO A VISA® DEBIT CARD



Please update your contact information
by July 31, 2025!

New Visa® Debit Cards will be mailed in August.

To ensure you receive your debit card, please confirm and
update your contact information:

- **Digital Banking:** Log in to Digital Banking, select "Settings," then "Update Contact Info," choose the appropriate account, and make the necessary changes.
- **Branch Visit:** Visit any IMCU branch in person with your Driver's License or Government Issued Identification.
- **Member Services:** Contact Member services at

317.248.8556 or 800.556.9268 | Email at members@imcu.com | Chat in Digital Banking.

Many **new benefits** are coming with the new card:

Roadside Dispatch, Auto Rental Collision Damage Waiver, Travel Accident Insurance
and **Porch Piracy Protection** (Consumer Products Only).

[DETAILS HERE](#)

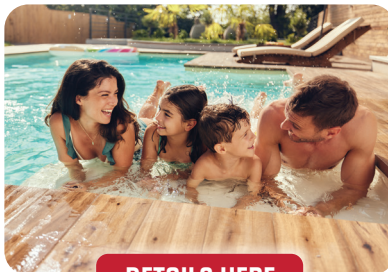
NOW OFFERING HOMEReady® LOAN PROGRAM!

The HomeReady® loan program offers
qualifying buyers down payments as low
as 3%. With the extension of a \$2,500
credit⁴ for eligible first-time homebuyers
and consideration of positive rent payment
history, a HomeReady® loan may be the key
to getting you into your dream home.

[FIND OUT MORE](#)



SUMMER HOME BUYING SEASON IS HEATING UP! Get your mortgage loan pre-approval today!



[DETAILS HERE](#)

IMCU offers a simple process so you can receive fast
pre-approval at no charge! Armed with a pre-approval
letter from IMCU, your Realtor will have the tools
needed to make an offer on the home of your dreams.

There are 3 easy ways to apply for a mortgage loan
with IMCU:

- Apply Online at **IMCU.COM**
- Apply In-Person - **Stop by your local IMCU Branch**
- Apply by Telephone - **Contact Mortgage Services**
at 317.817.9700

FOLLOW US!



STAY INFORMED
WITH OUR BLOG!



[IMCU.COM](https://www.imcu.com)

HOME EQUITY LINE-OF-CREDIT

30-YEAR
HOME EQUITY
LINE-OF-CREDIT

3.9%
APR¹

SPECIAL OFFER



Take advantage of this limited time offer! Use your IMCU Line-of-Credit to enhance your home, take a vacation or pay off some debt! Advance an aggregate of \$10,000 or more from January 15 - July 31, 2025 and receive a special 3.9% APR¹ through December 31, 2025!

[DETAILS HERE](#)

WE CAN HELP WITH YOUR NEXT AUTO LOAN

**PURCHASE OR REFINANCE -
CHECK WITH US FIRST!
VISIT [IMCU.COM](https://www.imcu.com) FOR OUR RATES***



Drive down your monthly payments! We can help you with all your auto loan needs.

VEHICLE SHOPPING?

Visit our online Auto Buying Center at [IMCU.COM](https://www.imcu.com)

Shop • Research • Get Pre-approved • Purchase

LOOKING FOR A LEASE?

Connect with Turk Christie or Heather Sparks at 317.595.0062

We lease all makes and models and will work with you to find the vehicle you want and a lease that fits your needs.

[APPLY NOW](#)



SAVE WITH A CERTIFICATE

Take advantage of higher dividends
and short-term commitment with a certificate!

We offer a range of terms to meet a variety of needs.

[MORE DETAILS](#)

**IMCU IS A PROUD
PARTNER OF THE
PACERS & FEVER**



Stop by your local branch to get your Indiana Pacers or Fever debit card today!

ENROLL IN CREDIT SCORE & MORE

Did you know 1 in 3 credit reports have errors? Don't be caught off guard!



Our FREE credit score solution not only lets you review and download your report anytime, anywhere but also dispute errors right within the tool! Don't let mistakes impact your score - enroll now and take control of your credit health!

FIND OUT MORE



CALL TO SERVE

INDIANA 
Members Credit Union

Members interested in serving on the IMCU Board of Directors or Supervisory Committee are encouraged to obtain an application by visiting IMCU.COM and clicking on the Board of Directors link.

Three members will be elected to serve a three-year term on the Board of Directors. One member will be elected to serve on the Supervisory Committee for a three-year term. The Nomination Committee will review all applications and submit a slate of candidates to the Board of Directors. Interested members should follow the instructions at IMCU.COM to submit an application.

The deadline to submit applications is **August 11, 2025**. Volunteers are expected to:

- Attend monthly meetings
- Be willing to serve on subcommittees
- Accept the fiduciary responsibility that is required by service as a board member
- Interact with members in determining membership needs

**CONGRATULATIONS TO OUR 2025
SCHOLARSHIP & GRANT RECIPIENTS!**

**SEE THE 2025
WINNERS**

MEMBER ADDED VALUE



GET YOUR
DISCOUNTED
TICKETS HERE

Purchase \$10 tickets to
select matches.



Scan the QR
code to get
discounted
tickets through
August 30, 2025
or stop in your
local branch!



IMCU Members can purchase
discounted tickets to the
Indianapolis Zoo!

Stop in your local branch
for details.

INDIANAPOLIS
317.248.8556

TOLL FREE
1.800.556.9268

GET THE MONEY YOU NEED FOR SCHOOL

Student loans from Indiana
Members Credit Union in
partnership with Sallie Mae®
could help!

Whether you're an undergrad,
career training or graduate
student, we have loans to meet
your needs.



FIND OUT MORE

HEALTH SAVINGS CERTIFICATES AVAILABLE



Boost your future health savings and take
advantage of higher dividends and short-term
commitment with a Health Savings Certificate¹.
IMCU offers a range of terms to meet a variety of
needs. Access your account to view the balance
online at any time.

Visit Any IMCU branch to get started!

MORE DETAILS

YOU WORK HARD FOR YOUR MONEY MAKE SURE IT WORKS HARD FOR YOU DURING RETIREMENT

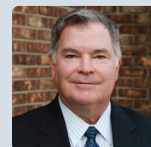


Offering retirement and rollover services.
317.610.3945

INDIANA
Members Investment Services



Joe Waltermann
Financial Advisor



Gregg Perrey
Financial Advisor

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Indiana Members Credit Union and Indiana Members Investment Services **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Indiana Members Investment Services, and may also be employees of Indiana Members Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Indiana Members Credit Union or Indiana Members Investment Services. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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Indiana Members Credit Union provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay Indiana Members Credit Union for these referrals. This creates an incentive for Indiana Members Credit Union to make these referrals, resulting in a conflict of interest. Indiana Members Credit Union is not a current client of LPL for advisory services. Please visit <https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html> for more detailed information.

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IMCU.COM