

INDIANA
Members Credit Union

Keeping It Simple

**MEMBER
NEWSLETTER**

JUNE 2018



**10TH
ANNUAL
GOLF
OUTING**

**June 27th
9:00 am
Valle Vista
Golf Course**

Visit imf4kids.org
for details and
registration.

INDIANA
Members Foundation

People Helping People



INDIANAPOLIS
317.248.8556

TOLL FREE
1.800.556.9268

INDIANAPOLIS INDIANS DISCOUNT



Indiana Members Credit Union has partnered with the Indianapolis Indians for the 2018 season. All members receive **\$4 off the gate price (\$2 off advance price)** for any 2018 Indians home game, excluding July 4th. Use the promo code "IMCU" to receive the discount at INDYINDIANS.COM

Receive a **10% merchandise discount** at the Big League Gift Shop & Hot Corner Gift Shop, when you use your IMCU Indianapolis Indians debit card.

BASIC BUDGETING TIPS AND SKILLS

There's a powerful financial tool that can help you make the most of your money. Month after month, it can help you keep more of what you earn and cut your wasted expenses to a minimum. This amazing tool has a very simple name. It's called organization.

The better you get at organizing your finances, the less money you'll waste, and the harder the money you have will work for your goals. Indiana Members Credit Union created a handy guide to help you take control of your finances so you can make the most of every dollar. It includes plenty of practical advice, along with resources that can make organizing your finances much easier.

One way to take control of your finances is to create a budget. A budget is like a GPS system for your personal finances. If you go driving somewhere new without your GPS, you might make a wrong turn and have to spend extra time finding your way back. Without a budget plan, you may make the wrong financial decisions and struggle to know where you stand at any minute. Unexpected bills show up in the mail, or the kids need lunch money right after you've spent every penny you have. A budget gives you clear guidelines for spending and managing money -- and for what you can do with any extra that's left over. Having a budget makes it easier to plan for your financial future.

When you think about the things you'd like to do in the coming months or years -- whether that's buying a car, taking the family to Disney World, or sending your kids to college -- a budget helps you see the steps you'll need to take. It also gives you a way to measure your progress along the way.

You can find the complete guide on our blog at: indianamemberscreditunion.wordpress.com.

SPECIAL OFFER ON YOUR NEW HELOC



**No Annual Fee
No Closing Costs
Easy to Access Funds
(IMCU mobile app, write a check or visit a branch!)**

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SPECIAL OFFER

2.9%
APR*

INTRO RATE FOR 180 DAYS

*Annual Percentage Rate. This rate (effective 5/1/18) 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 5/1/18, APRs are 4.75% (Prime Rate) to 7.25% (Prime Rate + 2.5%), with 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.



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IMCU.COM

WE CAN HELP WITH YOUR AUTO NEEDS

LEASE SPECIAL

2018 JEEP WRANGLER
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\$306.15 PER MONTH*
\$141.30 BI-WEEKLY*

SPECIAL MEMBER
PRICING

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NO MONEY DOWN

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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 12,000 miles per year 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 6/31/18.

INDIANAPOLIS
317.248.8556

TOLL FREE
1.800.556.9268

RATES AS LOW AS

3.25% APR*

2015-2018 MODELS

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Save time and hassle!

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there are no
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application online at IMCU.COM



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- Get Pre-approved
- Purchase



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

*3.25% APR available for well qualified borrowers. Repayment in as many as 60 months. Membership savings account required. Current IMCU loans exempt. Effective 6.1.2018. 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 \$180.80 with a final payment of \$180.80 and a total finance charge of \$848.00. Federally insured by NCUA.

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help manage the tricky stuff
so you can relax. There is no
initial cost or obligation to
meet with a financial advisor.



Jeff Olbina
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Financial Advisor

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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. FR-2081256.1-0418-0520

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