

INDIANA

Members Credit Union

MEMBER NEWSLETTER

FEBRUARY 2026

All Branches
will be closed
Monday, February 16
in observance of
Presidents' Day

INDIANA FLOWER + PATIO SHOW

MAR. 14-22

INDIANA STATE
FAIRGROUNDS
WEST PAVILION & EXPO HALL

50% OFF TICKETS
WITH PROMO CODE: **IMCU**



INDIANAPOLIS
317.248.8556

TOLL FREE
1.800.556.9268

NOMINATE A LOCAL NONPROFIT TO BENEFIT FROM THE 2026 IMCU CANCER AWARENESS DEBIT CARD!

IMCU offers a cancer awareness debit card to support local initiatives that improve the lives of those affected by cancer.

A portion of each signature based transaction made with the IMCU Cancer Awareness Debit Card will be donated to the selected organization.

Nominations are being accepted through February 10, 2026.



[NOMINATE HERE](#)

IMCU RECOGNIZED AS BEST CREDIT UNION



Indiana Members Credit Union has earned two major honors for the third consecutive year. Newsweek named IMCU one of **America's Best Regional Banks and Credit Unions**, awarding a prestigious 5-star rating. Locally, IMCU was voted **Best Credit Union** by the community in the **Best Things Indianapolis Community's Choice Awards**.

"We're honored to receive these awards for the third year in a row," said John Newett, IMCU President and CEO. "They reflect our team's unwavering dedication and commitment to serving our members and communities." [Read More](#)

WE ARE IMPROVING FOR YOU!

NEW IMCU VISA® CREDIT CARDS NOW AVAILABLE



Already have an IMCU credit card?
Your new card will be mailed in February!

NEW BENEFITS:

- Pay-Per-Use 24-Hour Roadside Assistance
- Auto Rental Collision Damage Waiver
- Porch Piracy Protection (Consumer Cards Only)

[MORE DETAILS](#)

FOLLOW US!



STAY INFORMED
WITH OUR BLOG!



[IMCU.COM](#)

AUTO LOAN RATES EXPLAINED: WHICH IS RIGHT FOR YOU?

Buying a car is exciting, but figuring out the best way to finance it can feel overwhelming. One of the biggest decisions you'll make is choosing the right loan term, the length of time to pay off your car. Should you go with 36 months, 48 months, 60 months, 72 months, or 84 months? Each option has its pros and cons; understanding them can save you money in the long run.

If you already have a car loan with another lender, refinancing could be a smart move. You might be able to lower your interest rate, reduce your monthly payment, or shorten your term to save money over time.

At Indiana Members Credit Union (IMCU), we're here to make the process simple. We offer competitive options, personalized service, and tools to help you make the best choice for your budget.

Understanding Loan Terms [\(READ MORE\)](#)



GREAT RATES FOR AUTO LOANS PURCHASE OR REFINANCE

Lower your monthly payment • Reduce your interest rate
Enjoy flexible terms and fast approval

<p>AUTO LOAN RATES AS LOW AS</p> <p>3.74% APR¹</p> <p>36 MONTHS</p>		<p>AUTO LOAN RATES AS LOW AS</p> <p>4.24% APR²</p> <p>60 MONTHS</p>
<p>GET STARTED</p>		

*Subject to credit approval

HOME EQUITY LINE-OF-CREDIT SPECIAL OFFER

<p>30-YEAR HOME EQUITY LINE-OF-CREDIT</p> <p>3.9% APR¹</p> <p>SPECIAL OFFER</p>	
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Use your home equity line-of-credit to enhance your home, take a vacation, or pay off some debt! Advance an aggregate of \$10,000 or more January 15 through July 31, and receive a special 3.9% APR¹ through December 31, 2026!

[DETAILS HERE](#)

**TURN YOUR TAX
REFUND INTO
GUARANTEED
GROWTH WITH A
CERTIFICATE!**



**Competitive rates,
flexible terms, and
steady earnings.**

MORE INFO



NOW ACCEPTING SCHOLARSHIP APPLICATIONS

Robert E. Martin
Collegiate Scholarships
Ron Collier
Educational Scholarship
Dr. Miriam Z. Langsam Scholarship
for the School of Liberal Arts at IU
Indianapolis

APPLY HERE

**INDIANAPOLIS
317.248.8556**

**TOLL FREE
1.800.556.9268**

SAVE BIG ON TAX PREP

Lock In Your Discount Now

Plus, enter for a chance to win \$10K



SCAN QR CODE TO GET DISCOUNT OR
VISIT OUR CREDIT UNION WEBSITE



IMCU IS A PROUD PARTNER OF THE INDIANA PACERS



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

INDIANA MEMBERS INVESTMENT SERVICES: PERSONALIZED GUIDANCE FOR YOUR FINANCIAL GOALS

At Indiana Members Investment Services, our financial advisors are dedicated to helping IMCU members work toward their personal financial goals. We recognize that everyone's situation is unique—there's no one-size-fits-all solution. With access to a wide range of financial products and strategies, our team can create a plan tailored specifically to your needs. Schedule your **no-cost, no-obligation** appointment today and meet with one of our experienced financial professionals. We're here to help you move confidently toward your future. 317-610-3945

- Stocks, Bonds & Mutual Funds
- Index, Fixed & Variable Annuities
- Retirement Planning
- Rollover Services
- Wealth Management

INDIANA *Members Investment Services*



Ted Spurgeon
Financial Advisor



Joe Waltermann
Financial Advisor



Phil Hogan
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

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. The LPL Financial registered representative(s) associated with this website may discuss and/or transact business only with residents of the states in which they are properly registered or licensed. No offers may be made or accepted from any resident of any other state.

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