

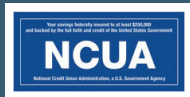
INDIANA
Members Credit Union
Keeping It Simple

**MEMBER
NEWSLETTER**

JANUARY 2018

New Year
HAPPY

**ALL BRANCHES
WILL BE CLOSED
JANUARY 1st
for New Year's Day and
January 15th for Martin
Luther King, Jr. Day**



INDIANAPOLIS
317.248.8556

TOLL FREE
1.800.556.9268

THANK YOU FOR YOUR SUPPORT TOGETHER, WE GIVE BACK

**\$64,326 • 55,472 ITEMS • 1.35 TONS OF FOOD DONATED
AND 26 WISHES GRANTED IN 2017!**

Here is a rundown of how our communities benefited this year:



Indy Backpack Attack School Supply Drive provided **5,000 backpacks** and over **45,000 school supplies**



Canvas for a Cause raised **\$4,826** for 9 different causes



\$25,000 in scholarships and **\$9,500** in grants were awarded to local students



1.35 tons of food were collected by IMCU employees and distributed to those in need in our communities



IMCU employees collected over **\$20,000** and **4,712** clothing and toiletry items for 45 causes



26 angels of the Salvation Army Angel Tree Program were sponsored and over **\$5,000** was raised for children's Christmas wishes



360 handmade scarves for students and Santa and toys for all PreK and Kindergarten students at the Francis W Parker Montessori School #56 Holiday Celebration



Approximately **400 toys** were donated to the Chin Community in partnership with the Indiana Pacers and Jakks toys

Indiana Members Foundation was founded in 2010, exclusively for the purpose of being a positive influence in the community served by Indiana Members Credit Union; specifically, providing school children in the Indianapolis area with the necessities essential for learning and succeeding in their education.

INDIANA
Members Foundation
People Helping People

IMF4kids.org



In June, four organizations were the recipients of the 2017 Joan Wolfe Legacy Grant presented by Indiana Members Foundation. The Joan Wolfe Legacy Grant Program assists schools and community organizations that help children to achieve success in learning.

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*The HomeAdvantage program is made available to you through a relationship between Indiana Members Credit Union and CU Realty Services. Program Cash Rewards are awarded by CU Realty Services to buyers and sellers who select and use a real estate agent in the HomeAdvantage network. Home buyers or sellers are not eligible for Cash Rewards if they use an agent outside this network. Using Indiana Members Credit Union for a mortgage is not a requirement to earn Cash Rewards. Cash Rewards amounts are dependent on the commissions paid to the agent. Indiana Members Credit Union may have specific rules on how your Cash Rewards will be paid out. Cash Rewards incentives are available in most states; however, are void where prohibited by law or by the lender. Please consult with your credit union to get details that may affect you.
¹Cash Rewards are awarded to buyers and sellers registered in the HomeAdvantage program before they begin their home search or sale and who use a REALTOR® from the Approved Agent network. Members who obtain an FHA loan are required to receive their HomeAdvantage cash rewards at closing. Examples of cash rewards amounts shown here are based on 3% commission rate; your agent's commission rate may differ.



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*The Sallie Mae partner referenced is not the creditor for these loans and is compensated by Sallie Mae for the referral of Smart Option Student Loan customers. ¹Interest rates for Fixes and Deferred Repayment Options are higher than interest rates for the Interest Repayment Option. You're charged interest starting at disbursement, while in school and during your six-month separation or grace period. When you enter principal and interest repayment, Unpaid Interest will be added to your loan's Current Principal. Variable rates may increase over the life of the loan. Advertised APRs assume a \$10,000 loan to a freshman with no other Sallie Mae loans.
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*2.49% APR available for well qualified borrowers. Membership savings account required. Current IMCU loans exempt. Effective 12.1.2017. Rate subject to change.



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3. Describe the error or the transfer you are unsure about, and explain, as clearly as you can, why you believe it is an error or why you need more information. You do not have to pay the amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

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