

INDIANA

Members Credit Union

MEMBER NEWSLETTER

JULY 2023

ALL BRANCHES
WILL BE CLOSED
TUESDAY JULY 4TH
IN OBSERVANCE OF
INDEPENDENCE DAY

WESTSIDE BRANCH GRAND OPENING



Join us for a Grand Opening
celebration!

Friday, July 21 & Saturday, July 22
7040 W. 10th St.
Indianapolis, IN 46214
Refreshments & Prizes!



INDIANAPOLIS
317.248.8556

TOLL FREE
1.800.556.9268

HOW DO YOU TEACH FINANCIAL LITERACY IN A FUN WAY?



Talking about financial literacy might seem overwhelming. And, if you're thinking about ways to incorporate financial education into you and your child's day-to-day lives, it might not seem very fun, either. Fortunately, there are certainly engaging ways that you can incorporate financial literacy and discussions into your daily routine. Consider trying to:

Open Age-Appropriate Accounts: Opening a savings account is an exciting time for a child! Talk about what an important step it is, and even bring your child with you to open the account to get them involved. Be sure to share monthly or quarterly statements with them so they can watch the account balance grow over time.

Enable Them To Earn Their Own Money: From garage sales to lemonade stands to babysitting and chores, there are a number of ways your child can earn some money. This helps them not only add to their savings account, but also spend money on what they want.

Gamify the Experience: From sticker charts to tools like SmartStart to board games like "Monopoly," "The Game of Life," or "Pay Day," there are several ways you can introduce a game into financial literacy lessons. ([Learn more here.](#))

IMCU offers great tools to help!

LET'S GET STARTED

Take advantage of IMCU's financial education tool, SmartStart, a mobile banking solution that teaches your child to budget, save and earn!



SMARTSTART
EARN & LEARN

1. Open your child's account online or at a branch
2. Enroll the account in SmartStart through Digital Banking
3. Use the SmartStart app (set a budget, complete chores, save money, pay off a loan)

LEARN MORE
HERE



START BUILDING YOUR FINANCIAL FUTURE



GET STARTED
TODAY!

Real-World Lessons in Financial Responsibility
With the IMCU Jumpstart Credit Cards¹, young adults can safely build their credit with a low limit.

SIMPLE



Manage accounts & debit card through Digital Banking.

CONTROL



Set up alerts and spending amounts.

BUILD



Good money habits for the future.

¹Subject to credit approval.

GET THE MONEY YOU NEED FOR SCHOOL



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

- Competitive interest rates
- Multiple repayment options
- No origination or prepayment penalty

FIND OUT
MORE

FOLLOW US!



STAY INFORMED
WITH OUR BLOG!



IMCU.COM/indiana-members-credit-union-blog

IMCU.COM

HOW IMCU CAN HELP WITH YOUR HOME BUYING/SELLING



Whether you're looking to buy or sell a home, IMCU has got you covered! HomeAdvantage® is our free real estate program that allows you to:

- Search for homes: Search current online property listings. Save your search and get email alerts when new properties are available.
- Find the right agent: Search through our network of top, local real estate professionals to find one that is right for you.
- Earn Rewards*: Use one of our agents to buy or sell your home, and save at closing.
- Calculate your savings. Whether a first-time or experienced home buyer, HomeAdvantage® will simplify the entire process and save you time and money!

**VISIT OUR ONLINE
REAL ESTATE CENTER**

HOME EQUITY LINE-OF-CREDIT SPECIAL OFFER



ENDING SOON!

FIND OUT MORE!

**HOME EQUITY
LINE-OF-CREDIT**

**3.9%
APR¹**

SPECIAL OFFER

Advance an aggregate of \$10,000 or more now through July 31st, and receive a special 3.9% APR¹ through December 31, 2023!

LOW RATES! AUTO & ADVENTURE LOANS



RATES AS LOW AS

5.99% APR*
AUTO LOANS

7.49% APR**
ADVENTURE LOANS

2021 & NEWER MODELS
PURCHASE OR REFINANCE

**APPLY AT [IMCU.COM](https://www.imcu.com)
OR VISIT ANY BRANCH!**

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 Auto Advisor, Brent Wolfcale at 317.814.2409

**CONGRATULATIONS TO OUR 2023
ROBERT E. MARTIN & RON COLLIER
EDUCATIONAL SCHOLARSHIP RECIPIENTS!**

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](https://www.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](https://www.imcu.com) to submit an application.

The deadline to submit applications is **August 11, 2023**. 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



JOIN US AT OUR GOLF OUTING

BENEFITTING:

INDIANA
Members Foundation

People Helping People

July 17
The Hawthorns
Golf & Country Club, Fishers

DETAILS HERE

DISCOUNTED TICKETS AVAILABLE FOR LOCAL SUMMER EVENTS!



Purchase two tickets for the price of one for September 30th

GET YOUR TICKETS HERE



Scan this QR code to purchase discounted tickets through Sept. 3, 2023 or stop in your local branch for details!

GUIDANCE THAT IS CLEAR, FOCUSED AND PERSONALIZED

The LPL financial Professionals at Indiana Members Investment Services offer advice that is clear, focused and personalized. The advice and recommendations your experienced financial advisor provides will be made with your best interest in mind. To pursue your financial goals, you need investment options that are relevant and personalized just for you. We can help you choose from a full range of offerings, including:

Retirement Services & Planning

Traditional IRA's
Roth IRA's
Rollover Services

Investments

Mutual Funds
Stocks
Bonds

Annuities

Variable Annuities
Fixed Annuities
Index Annuities



Genan Kirby
Financial Advisor



Jeff Olbina
Financial Advisor



Gregg Perrey
Financial Advisor

INDIANA
Members Investment Services

Call Indiana Members Investment Services to make a no-cost, no-obligation appointment to meet with an experienced Financial Advisor today!
317-610-3945 or visit imcu.com

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.

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