

INDIANA

Members Credit Union

Keeping It Simple

MEMBER NEWSLETTER

JANUARY 2020

New Year
HAPPY

ALL BRANCHES WILL BE
CLOSED JANUARY 1ST
FOR NEW YEARS DAY
AND JANUARY 20TH
IN OBSERVANCE OF
DR. MARTIN LUTHER
KING, JR. DAY



Watch for your chance to
nominate a local support
organization for the IMCU
Cancer Awareness Card!

A portion of each transaction
made March 1, 2020 through
February 28, 2021 with these
cards will be donated to the
selected organization next year.

Follow us on social media for
more information!

INDIANAPOLIS
317.248.8556

TOLL FREE
1.800.556.9268

LETTER FROM RON COLLIER PRESIDENT & CEO

Dear Members,
Can you believe it's already 2020? Happy New Year and thank you to all our members who support IMCU so well. We recently topped the 130,000 membership mark. Having many members helps give the credit union strength and stability. However, we work hard to give each member the best individual service possible. Our new Franklin, Indiana branch is under construction and we anticipate completion in mid-2020. We are very excited to expand into that growing community. We continue to invest in making our credit union competitive in today's financial market place. We provided a record number of mortgage loans, simplified some of our digital services and introduced very competitive MasterCard® products.



Stay tuned for more exciting happenings at IMCU in 2020. We wish you all success in the New Year and thank you so much for being part of the IMCU family.

Ron Collier, President & CEO

SPECIAL ANNOUNCEMENTS

FRANKLIN BRANCH COMING SOON!

Watch for details in the coming months!



IMCU TO ACQUIRE COMMERCE BANK



Watch our social media channels
for updates on this exciting
announcement!

STAY INFORMED! JOIN US ON FACEBOOK AND TWITTER



FOLLOW OUR BLOG AT
indianamemberscreditunion.wordpress.com

IMCU.COM

IMCU IS THE OFFICIAL FINANCIAL PARTNER OF THE INDIANAPOLIS HOME SHOW

INDIANAPOLIS
**HOME
SHOW**
PRESENTED BY
EVERDRY
WATERPROOFING

JAN. 17-26

INDIANA STATE FAIRGROUNDS



**\$3 OFF
DISCOUNT
TICKETS
AVAILABLE AT
ALL BRANCHES**

Learn about our home
show specials! Join us
at booth #8230 near
the centerpiece home!

SPECIAL OFFER

2.9% APR¹

INTRO RATE - 6 MO.

HOME EQUITY LINE OF CREDIT

Visit your branch, or call
Mortgage Services at 317.817.9700

¹Annual Percentage Rate. This rate (effective 11/1/19) 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 11/1/19 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 11/1/19, APRs are 4.75% (Prime Rate) to 7.25% (Prime Rate + 2.5%), with a 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.

IMPROVED CREDIT CARD FEATURES

1.9%APR* INTRODUCTORY RATE FOR 12 MONTHS



Premier Rewards+ MasterCard®

Ideal for members that appreciate rewards

- Earn 1 point for every \$1 spent and redeem for travel, merchandise, gift cards, or cash back!
- No annual fee



Premier Advantage MasterCard®

Ideal for members that prefer lower rates without rewards

- No annual fee
- Offers a lower interest rate



World Premier MasterCard®

Ideal for members that average a higher annual spend and enjoy more cash back!

- Earn 1.5 points for every \$1 spent and redeem for travel, merchandise, gift cards, or cash back!
- No annual fee

Visit IMCU.com or your nearest branch for available options and details!

*Annual Percentage Rate (APR) for Purchases 1.90% APR. Introductory APR for 12 months from account opening. After that, your APR will be at 9.49%-21.00% based on creditworthiness. This APR will vary with the market based on prime rate. APR for balance transfers- 1.90% introductory rate for a period of 12 billing cycles. After that, APR will be 9.49%-21.00% APR based on creditworthiness. This APR will vary with the market based on prime rate. APR for cash advances- 9.49%-21.00%, when you open your account based on creditworthiness. This APR will vary with the market based on prime rate. 2A Finance Charge will be imposed on Credit Purchases only if you elect not to pay the entire New Balance shown on your monthly statement for the previous billing cycle within 25 days from the closing date of that statement. If you elect not to pay the entire New Balance shown on your previous monthly statement within that 25-day period, a Finance Charge will be imposed on the unpaid average daily balance of such Credit Purchases from the previous statement closing date and on new Credit Purchases from the date of posting to your account during the current billing cycle, and will continue to accrue until the closing date of the billing cycle preceding the date of which the entire new Balance is paid in full or until the date of payment if more than 25 days from the closing date. How to Avoid Paying Interest on Purchases- Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. The Finance Charge for a billing cycle is computed by applying the monthly Periodic Rate to the average daily balance of Credit Purchases which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of credit purchases is determined by adding to the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle, any new Credit Purchases posted to your account, and subtracting any payments as received and credits as posted to your account, but excluding any unpaid Finance Charge. Residents of Illinois may contact the Commissioner of Banks and Trust for Comparative Information on interest rates, charges, fees and grace periods. State of Illinois - CIP, P.O. Box 10181, Springfield, Illinois 62791; 800.634.5452 /10

GET THE FUNDING YOU NEED FOR COLLEGE



IMCU has partnered with Sallie Mae® to assist students in paying for their education and offers the following options:

- The Smart Option Student Loan® for IMCU by Sallie Mae®
 - The Parent Loan for IMCU by Sallie Mae®
- Get Started! Visit [IMCU.COM/Student-loans.aspx](https://www.imcu.com/Student-loans.aspx) to get started today.**

*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.

TREAT YOURSELF TO YOUR MAXIMUM REFUND AND A CHANCE TO WIN \$25K!

Treat yourself to a stress-free tax season! Indiana Members Credit Union has teamed with TurboTax to save you up to \$15 on TurboTax and a chance to win \$25,000.

TurboTax makes it easy to find the best solution for your unique tax situation. Simple filer? Homeowner? Independent contractor, freelancer or side-gigger? TurboTax has a product that is right for you. You can file with confidence knowing that TurboTax guarantees 100% accurate calculations, running thousands of error checks as you go. And with TurboTax you'll get your biggest possible refund fast.

Visit [IMCU.COM](https://www.imcu.com) to get started!



Visit turbotax.intuit.com/lp/yoy/guarantees.jsp for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2019. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/13/20. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and businesses, odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-1A-04-05B, San Diego, CA, 92129.

WE CAN HELP WITH YOUR AUTO NEEDS

RATES AS LOW AS

3.25% APR*

2018-2020 MODELS

AUTO LOANS

Need extra cash after the holidays?
Consider a refi auto loan.

Save time and hassle! Get pre-approved before you shop. It's quick and easy and there are no application fees! Visit any IMCU branch or apply online at [IMCU.COM](https://www.imcu.com)

*3.25% APR available for well qualified borrowers. Repayment in as many as 60 months. Membership savings account required. Current IMCU loans exempt. Effective 12.01.2019. 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 60 payments of \$180.80 and a total finance charge of \$848.00. Federally insured by NCUA.



LEASING SERVICES

LEASE OF THE MONTH
2020 TOYOTA TACOMA
DOUBLE CAB 4X4 SR5

\$299 per month*
\$138 bi-weekly*

No money down!
We lease all makes and models.
Call us for a comparison quote!

317.595.0062
or 800.990.9933

*Plus tax. Membership savings account and checking account required. Current rebates apply. Payment due at lease signing. No money down, 36 months allowing 36,000 miles 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 01/31/20.



LOOKING FOR A VEHICLE?

Visit our online
Auto Buying Center

- Shop
- Research
- Get Pre-approved
- Purchase
- Connect with Auto Advisor, Brent Wolfcale at **317.814.2409**

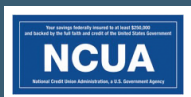


**ROBERT
E. MARTIN
COLLEGIATE
SCHOLARSHIP
PROGRAM**

**NOW ACCEPTING
APPLICATIONS**

Up to ten \$5,000
scholarships to be
awarded!

Visit IMF4kids.org for
application information.



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317.248.8556

TOLL FREE
1.800.556.9268

SPECIAL MEMBER OFFER



IMCU Members can earn
cash rewards and savings
that add up!

Visit [LoveMyCreditUnion.org/
SprintRewards](http://LoveMyCreditUnion.org/SprintRewards) to learn more.



LOVE MY
CREDIT UNION
REWARDS



OPEN END CREDIT ACCOUNT BILLING RIGHTS SUMMARY

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILL:

If you think your bill is wrong, or if you need more information about a transaction on your statement, write us on a separate sheet at the address on the front of the statement. We must hear from you no later than 60 days after the FIRST statement on which the error or problem appeared. You can call us at 800.556.9268, but doing so will not preserve your rights. In your letter, give us the following information.

1. Your name and account number.
2. The dollar amount of the suspected error.
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.



NEW YEAR, NEW YOU!

WHETHER YOU'RE RETIRING,
CHANGING JOBS OR STARTING
TO PLAN FOR YOUR FUTURE,
WE CAN HELP.

Contact an advisor today.
Call: 317.610.3945

INDIANA
Members Investment Services



Genan Kirby
Financial Advisor



Jeff Olbina
Financial Advisor



Gregg Perrey
Financial Advisor

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