

**INDIANA**  
**Members Credit Union**  
*Keeping It Simple*

**MEMBER  
NEWSLETTER**

**JULY 2018**



**ALL BRANCHES  
WILL BE CLOSED  
WEDNESDAY, JULY 4TH  
FOR INDEPENDENCE DAY**

**IMCU is  
an official  
collection site  
for the Indy  
BackPack  
Attack!**



Bring your school  
supply donations to  
any IMCU branch  
now through July 20th

**INDIANA**  
**Members Foundation**

*People Helping People*

[imf4kids.org](http://imf4kids.org)



**INDIANAPOLIS**  
**317.248.8556**

**TOLL FREE**  
**1.800.556.9268**

# GET DISCOUNTS ON SUMMER FUN!



## Indianapolis Zoo

Purchase Indianapolis Zoo discount tickets at IMCU branches June 15th - August 2nd. Includes Summer Concerts!  
Pricing: \$16 adults, \$12 children up to age 12, kids 2 and under are free

## Symphony on the Prairie

Purchase discount Kroger Symphony on the Prairie tickets at IMCU through August 31st!  
\$23 for adults, \$13 for children up to age 12



**SYMPHONY**  
ON THE PRAIRIE

## Indianapolis Indians

\$4 off Indianapolis Indians tickets  
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.  
10% merchandise discount at the Big League Gift Shop & Hot Corner Gift Shop, when you use your IMCU Indianapolis Indians debit card.



## Indy Eleven

Get 2 tickets for the price of one for the Indy Eleven home games on Wednesday, August 15th and Wednesday, September 5th using promo code: IMCUBOGO

**STAY INFORMED! JOIN US ON FACEBOOK AND TWITTER**



FOLLOW OUR BLOG AT  
[indianamemberscreditunion.wordpress.com](http://indianamemberscreditunion.wordpress.com)

**IMCU.COM**

# WE CAN HELP WITH YOUR AUTO NEEDS



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Call us for a comparison quote!

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RATES AS LOW AS

**3.25%**  
APR\*

2015-2018 MODELS

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Purchase or Refinance

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](http://IMCU.COM)



## LOOKING FOR A VEHICLE?

Visit our online

**Auto Buying Center** at

[imcu.com/Auto-Resource-Center.aspx](http://imcu.com/Auto-Resource-Center.aspx)

- Shop
- Research
- 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 7.1.2018. 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.



## CALL TO SERVE

**INDIANA**   
**Members Credit Union**  
*Keeping It Simple*

Members interested in serving on the IMCU Board of Directors or Supervisory Committee are encouraged to obtain an application at any of our branches, or by visiting [imcu.com](http://imcu.com) and clicking on the Board of Directors tab.

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 submit an application to your local branch.

The deadline to submit applications is **August 14, 2018**. Volunteers are expected to:

- Attend monthly meetings
- Be willing to serve on subcommittees
- Keep informed of financial trends and operations of financial institutions
- Interact with members in determining membership needs



## COLLEGE SCHOLARSHIPS, GRANTS AND LOANS – WHAT DO THEY COVER?

Students and their families have plenty of options to consider when it comes to paying for college tuition. From scholarships to grants to loans, filling the gap can be a confusing proposition. Before deciding what options are right for you, here are a few important tips to keep in mind.

- 1. Start with free money.** Begin by maximizing “free” money that you won’t have to pay back, including scholarships, grants, and work-study. We’ve partnered with Sallie Mae® to offer our members access to their Scholarship Search tool, with more than 5 million scholarship options worth \$24 billion. Scholarships can be based on residency, personal interests, grades and more.
- 2. Carefully consider how much money you need.** Indiana Members Credit Union encourages our members to borrow responsibly, only taking on the amount of debt you really need. Keep in mind that college costs include more than tuition – you may need to include funds for housing, food, school supplies, transportation, a computer and more. Once you have the total cost for the upcoming year, subtract any scholarships or grant money you’ve received, as well as any savings you or your family plans to contribute toward your education.

It’s important for students to borrow only what they need to fund their education, not necessarily a lifestyle. In some cases, the loan amount offered to you might exceed the amount of money you really need to cover your expenses. To keep your debt low, determine your budget and only borrow what you need to live on. Also explore options like work study programs through your school or other job opportunities that can help defray college costs.

- 3. Consider responsible gap financing.** If after considering your savings, scholarships and grants, you still come up short, a private student loan can help to fill the gap. Indiana Members Credit Union has partnered with Sallie Mae to offer our members the Smart Option Student Loan®. To encourage responsible borrowing, Smart Option Student Loans must be certified by the school’s financial aid office to help ensure students borrow no more than their cost of attendance less other financial aid received. With competitive variable and fixed interest rates, choice of deferred and in-school repayment options, and no origination fee or prepayment penalties, the Smart Option Student Loan is a responsible way to fund your education.

For more information or to apply visit <http://www.imcu.com/Student-Loans.aspx>  
or call 1.855.455.6977.

Indiana Members Credit Union is not the creditor for these loans and is compensated for the referral of Smart Option Student Loan customers. This information is for borrowers attending degree-granting institutions only. Applications are subject to a requested minimum loan amount of \$1,000. Current credit and other eligibility criteria apply.

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USING THE  
MOBILE APP!**



- Free mobile deposit
- Check your balance
- Make transfers, payments and much more!
- Online loan applications are also available for your auto, home and credit card needs!

Visit [IMCU.COM](http://IMCU.COM) for more details!

**SPECIAL OFFER ON YOUR NEW HOME EQUITY LINE OF CREDIT**

- No Annual Fee
- No Closing Costs
- Easy Access to Funds: Transfer Funds on IMCU Mobile App
- Write a Check or Visit a Branch



**SPECIAL OFFER**

**2.9%** APR\*

**INTRO RATE FOR 180 DAYS**

Contact your local branch today!



\*Annual Percentage Rate. This rate (effective 7/1/18) 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 7/1/18 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 7/1/18, APRs are 5.0% (Prime Rate) to 7.50% (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.

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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-2129901.1-0518-0620

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