# INDIANA \_\_\_\_\_\_ Members Credit Union Keeping It Simple

MEMBER NEWSLETTER

**AUGUST 2023** 

### DOWNTOWN BRANCH GRAND OPENING



Join us for a Grand Opening celebration!

Tuesday, August 15 through Friday, August 18

50 N. Pennsylvania St. Indianapolis, IN 46204

**Refreshments & Prizes!** 





**INDIANAPOLIS** 317.248.8556

TOLL FREE 1.800.556.9268

#### **LOW AUTO LOAN RATES!**



#### FINANCIAL EDUCATION FOR KIDS: START WITH SAVING



In early childhood, the most important concept is the relationship between saving money and spending money—like the simple fact that you can't spend more than you have. Even a simple exercise like using a clear jar or fun piggy bank to save change can be a tangible way to teach what it means to "put something away for a rainy day."

It's important to make saving fun for younger children, and to get excited every time they add to their savings.

CLICK HERE TO READ MORE

## EARN TROPHIES IN SMARTSTART FOR A CHANCE TO WIN A PRIZE<sup>1</sup>: CHOICE OF \$25 DEPOSIT OR XBOX/PLAYSTATION GIFT CARD!





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

- Don't have a minor account? Open your child's account online or at a branch. Enroll by August 31 to earn a bonus \$10 at account opening!
- 2. Enroll the account in SmartStart through Digital Banking
- 3. Earn trophies by taking an action in SmartStart (set a budget, complete chores, save money, pay off a loan)

**GET STARTED NOW** 

#### **CERTIFICATE SPECIAL**



**FOLLOW US!** 







STAY INFORMED WITH OUR BLOG!

#### **THANK YOU!**

\$32,000

was raised at our Annual Indiana Members Charity Golf Outing in July! These funds help children in need in communities served by



#### 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

**INDIANAPOLIS** 317.248.8556

TOLL FREE 1.800.556.9268

### DISCOUNTED TICKETS AVAILABLE FOR LOCAL SUMMER EVENTS!



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

> GET YOUR TICKETS HERE





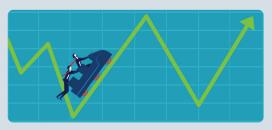
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Scan this QR code to purchase discounted tickets through Sept. 3, 2023 or stop in your local branch for details!

#### **PLANNING FOR UPS AND DOWNS**



Market volatility has the potential to erode your net worth. You can take steps now to help insulate your wealth against future market fluctuations.

Together, you and your financial advisor can reconstruct your portfolio to match your risk tolerance. Knowing your tolerance to risk, stage of life, and need for liquidity should shape your asset allocation so that you can tolerate volatility without triggering sudden, unplanned reactions. Developing a custom plan can help you manage emotion through all market environments.

Call Indiana Members Investment Services today to reorganize your assets to work toward your needs! It may help provide you confidence in periods of market volatility.

#### INDIANA \_\_\_\_\_ Members Investment Services

Call 317.610.3945 or visit IMCU.COM today!

\*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 <u>are not</u> 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

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