

# INDIANA

Members Credit Union

## MEMBER NEWSLETTER

JANUARY 2025

HAPPY  
New  
YEAR  
2025

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



INDIANAPOLIS  
317.248.8556

TOLL FREE  
1.800.556.9268

# Happy New Year!



As we welcome the New Year, it's a perfect time to reflect on the past and set our sights on future improvements. At IMCU, we are deeply grateful for the trust you have placed in us. Your confidence in us as your financial partner is something we cherish and strive to uphold.

Our mission is to help you achieve financial success, and we take this responsibility seriously. This wouldn't be possible without our incredible team. I want to extend my heartfelt thanks to our dedicated teammates who work tirelessly to serve you and our communities. This team makes IMCU a great place to work, and delivers you a better place to bank.

As we move into 2025, we continue to focus on enhancing our service, reducing friction points, and providing a better experience for you. We appreciate the input you've provided through our member surveys and ask you to continue to provide feedback. Your input will help us continue to refine our offerings, improve our delivery, and train our team to more effectively serve you.

As we move into the new year, IMCU is committed to bringing you the best in banking services. We are excited about what the future holds and look forward to sharing it with you.

Here is just a glimpse of what you can look forward to in 2025:

- **Enhanced Online and Mobile Banking:** Technology remains one of our top priorities. Expect new features and capabilities designed to make your experience smoother and more convenient.
- **Advanced Security Tools:** Your security is our utmost concern. We will continue implementing improved measures to protect your information and combat fraud more effectively.
- **Branch Improvements:** Some of our locations are getting a facelift to provide more space, better security, and more efficient service.
- **Branch Expansion:** We are excited to offer two new branches in late 2025, with plans for a new branch in Westfield and the Bottleworks District near downtown Indianapolis.
- **Staff Training:** We believe in investing in our team. Continuous training ensures that we bring you the best service possible.

Thank you for being a valued member of IMCU. We wish you a happy and prosperous 2025!

John T. Newett, CPA  
President and Chief Executive Officer



## QUICK CASH LOANS

Need extra cash after the holidays?  
An IMCU Quick Cash Loan can help!\*

- No credit score check
- Loans up to \$2,000
- 6-24 Month Terms
- No pre-payment penalty
- Must have checking and direct deposit through IMCU

FIND OUT MORE

FOLLOW US!



STAY INFORMED  
WITH OUR BLOG!



IMCU.COM

## DIGITAL BANKING: ACCESS YOUR CREDIT SCORE AND MORE



Ready to take control of your credit journey? Set personal credit score goals and strive to meet your key milestones. With one powerful tool, access your credit score, full credit report, credit monitoring, financial tips, and education. You can do this anytime and anywhere for free!

**Enroll today and watch yourself succeed as you achieve your credit target!**

[FIND OUT MORE](#)

INDIANAPOLIS  
**HOME SHOW**  
— SINCE 1922 —  
**JAN. 17-26**  
INDIANA STATE FAIRGROUNDS  
WEST PAVILION & EXPO HALL

**SAVE \$4 NOW**  
PROMO CODE: **IMCU**  
[CLICK HERE](#)

## HOME EQUITY LINE-OF-CREDIT SPECIAL OFFER

30-YEAR HOME EQUITY  
LINE-OF-CREDIT  
**3.9% APR<sup>1</sup>**  
SPECIAL OFFER

[APPLY NOW](#)

Use your home equity line-of-credit to enhance your home, take a vacation, or pay off some debt! Advance an aggregate of \$10,000 or more January 15th through July 31st, and receive a special 3.9% APR<sup>1</sup> through December 31st, 2025!

## NEW YEAR - NEW CAR!

IMCU can help with all of your auto loan needs.

Purchase or refinance, check with us first!

[DETAILS HERE](#)



\*Subject to credit approval.

WIN TAX SEASON!



## Exclusive Discounts on Tax Prep.

And get a chance to win \$10,000.



INTUIT  
turbotax



H&R BLOCK

SCAN QR CODE TO GET DISCOUNT OR  
VISIT OUR CREDIT UNION WEBSITE



## CREDIT CARD REWARDS! EARN REWARDS WITH EVERYDAY SPENDING



[APPLY NOW](#)

INTRO RATE

**3.9%**  
APR<sup>1</sup>

12 MONTHS

Earn points and redeem for travel, merchandise, gift cards or cash back!





## NOW ACCEPTING SCHOLARSHIP APPLICATIONS

Robert E. Martin  
Collegiate Scholarships  
Ron Collier  
Educational Scholarship  
Dr. Miriam Z. Langsam Scholarship  
for the School of Liberal Arts at IU  
Indianapolis

**MORE INFO**

## NEW CANCER AWARENESS CARD NOMINATIONS



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

A portion of each transaction made is donated to the selected organization.

Follow us on social media for more information!



**INDIANAPOLIS**

**317.248.8556**

**TOLL FREE**

**1.800.556.9268**

## GET THE MONEY YOU NEED FOR SCHOOL



**FIND OUT MORE**

Student loans from Indiana Members Credit Union in partnership with Sallie Mae® could help! 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

## 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.

## START THINKING ABOUT TOMORROW, TODAY

Indiana Members Investment Services can help you plan your financial future. We offer practical, professional and personalized financial guidance. With access to a full range of investment options and services, we can develop a plan that aligns with your needs and goals. A successful plan requires monitoring, rebalancing, and reviewing your investments regularly to make sure you remain on track.

Call **317.610.3945** to schedule a no-cost, no-obligation consultation. Indiana Members Investment Services is here to help you plan for tomorrow, today!

- Retirement services
- Mutual Funds
- IRAs
- Stocks & Bonds
- Annuities
- Rollover Services

**INDIANA**   
**Members Investment Services**

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. The LPL Financial registered representative(s) associated with this website may discuss and/or transact business only with residents of the states in which they are properly registered or licensed. No offers may be made or accepted from any resident of any other state.