

INDIANA

Members Credit Union

Keeping It Simple

MEMBER
NEWSLETTER

JULY 2019



ALL BRANCHES
WILL BE CLOSED
THURSDAY, 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 19th

INDIANA
Members Foundation

People Helping People

imf4kids.org



INDIANAPOLIS
317.248.8556

TOLL FREE
1.800.556.9268

TRANSFER A CREDIT CARD BALANCE AND EARN MORE!



Are you looking to pay off other credit card debt, with a lower interest rate? When you transfer a balance you'll earn more rewards points to use for what you want: cash back, gift cards, merchandise, or travel!



INTRODUCTORY RATE

1.9%
APR*

12 MONTHS

Take advantage of this special offer through August 31, 2019 and EARN MORE!

Bonus Rewards for Balance Transfers:
Transfer \$1,000 - \$5,000 and earn **5,000 points**
Transfer \$5,001+ and earn **10,000 points**

Rewards available on the World Premier and Premier Rewards+ MasterCards®

*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 proceeding 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.

THE INDIANAPOLIS STAR NAMES IMCU A WINNER OF THE INDIANAPOLIS TOP WORKPLACES 2019 AWARD



Indiana Members Credit Union has been awarded a Top Workplaces 2019 honor by The Indianapolis Star. The list is based solely on employee feedback gathered through a third-party survey administered by research partner Energage, LLC, a leading provider of technology-based employee engagement tools. The anonymous survey measures several aspects of workplace culture, including alignment, execution and connection, just to name a few.

Ron Collier, President and CEO of Indiana Members Credit Union, stated, "Our employees truly enjoy assisting members, and helping them to be successful in their financial goals. Their dedication is just one more reason IMCU is a great place to work and to do business."

Visit IMCU.COM under "Our Community" to learn more.

THANK YOU IMCU EMPLOYEES FOR ALL YOU DO!

STAY INFORMED! JOIN US ON FACEBOOK AND TWITTER



FOLLOW OUR BLOG AT
indianamemberscreditunion.wordpress.com

IMCU.COM

BUYING A HOME?

Save Money. Save Time. Save the Hassle

Connect with a local Realtor as part of the **Home Advantage Program**



We have agents from top agencies who can provide you with the expertise and service that IMCU requires. Agents will help you save money by providing a closing cost reduction! There are also many time-saving resources on the HomeAdvantage site, including:

- Search through online property listings
- Get email alerts when new properties become available
- Research neighborhoods and recent home sales
- Connect to a local REALTOR® in our preferred HomeAdvantage network



Available
on 15 Year Fixed and Adjustable
Rate Mortgages



Visit your local branch or IMCU.COM for more information.

*Restrictions apply. Up to \$1,000 with loan amounts of \$100,000 or more. \$500 for loan amounts between \$50,000 - \$99,999. Refinance of an IMCU first mortgage is not eligible. Limited time offer and subject to expiration or change without notice. Property must be a primary residence, single family residence and 10 acres or less. Minimum 680 credit score. Lender credit applied at closing. Lender credit will not include funds required for down payment, will not be applied toward prepaid interest, mortgage insurance, property taxes or hazard insurance. Purchase transactions containing Seller Credits designated for application toward specific closing costs (i.e. Owner's Title Policy) will be applied as stated in the purchase contract. All other Seller &/or Realtor Credits will be applied toward applicable prepaids. Seller and Realtor Credits, exceeding the actual cost of the transaction, may not be used in their entirety. Effective 1/1/2019.
†The HomeAdvantage program is made available to you through a relationship between Indiana Members Credit Union and CU Realty Services. Program Rewards are awarded by CU Realty Services to buyers and sellers who select and use a real estate agent in the Home Advantage network. Home buyers or sellers are not eligible for Rewards if they use an agent outside this network. Using Indiana Members Credit Union for a mortgage is not a requirement to earn Rewards. Rewards amounts are dependent on the commissions paid to the agent. Indiana Members Credit Union may have specific rules on how your Rewards will be paid out. Rewards incentives are available in most states; however, are void where prohibited by law or by the lender. Please consult with your credit union to get details that may affect you. ‡Rewards are awarded to buyers and sellers registered in the HomeAdvantage program before they begin their home search or sale and who use a REALTOR® from the Approved Agent network. Members who obtain an FHA loan are required to receive their HomeAdvantage Rewards at closing. Examples of Rewards amounts shown here are based on 3% commission rate. Your agent's commission rate may differ.



SPECIAL MEMBER OFFER



Get a **\$100 Cash Reward** for every new line you switch to Sprint

Up to **\$1,500** (Via deposit. Max 15 lines. Required registration within 30 days of activation.)

PLUS get a **\$100 Cash Reward** each year in loyalty rewards. (Via deposit per account)

Receive your benefits:

- Become a Sprint customer and mention you are a member of IMCU
- Register online at rewards.lovmymcreditunion.org
- Allow up to 6-8 weeks to see cash rewards directly deposited into your IMCU account
- This offer can be combined with most Sprint promotions.
- Plus, receive an additional 25% discount on select accessories in stores.

Current Sprint Customers: Register online at rewards.lovmymcreditunion.org to receive your **\$100 Cash Reward** each year in loyalty rewards. (Via deposit per account)



CALL TO SERVE



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 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 12, 2019**. 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

WE CAN HELP WITH YOUR AUTO NEEDS

SAVE ON YOUR AUTO LOAN

Purchase or Refinance

RATES AS LOW AS

3.75%
APR*

2017-2019 MODELS



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

*3.75% APR available for well qualified borrowers. Membership savings account required. Current IMCU loans exempt. Effective 7.1.2019. Rate subject to change.



LEASING SERVICES

We dare you to compare your current lease and see how we can help!
We lease all makes and models.
Call us for a comparison quote!
317.595.0062
or **800.990.9933**



LOOKING FOR A VEHICLE?

Visit our online
Auto Buying Center

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

RATES AS LOW AS

5.00%
APR*

2017-2019 MODELS

ADVENTURE LOANS

Are you in the market for an RV or Boat, or have one that you'd like to refinance?
We may be able to save you on your monthly loan payment! No application fees!

*Available for well qualified borrowers. Membership savings account required. Current IMCU loans exempt. Effective 7.1.2019. Rates subject to change. Rates may be higher based on credit score, vehicle year, and loan term. Federally insured by NCUA.

Visit your local branch or IMCU.COM for more information.

**SIMPLIFY WITH
THE IMCU
MOBILE APP!***



- Check balances
- Deposit Checks
- Make Transfers
- Pay Bills
- Apply for a Loan & More!

*Daily deposit limit is \$2,500.



INDIANAPOLIS
317.248.8556

TOLL FREE
1.800.556.9268

GET DISCOUNTS ON SUMMER FUN!



IMCU Members can take advantage of a \$4 discount on Indianapolis Indians tickets by entering the promo code "IMCU" when purchasing tickets online.



Discount tickets are available at all branches. These tickets include summer concerts!

PRICES:
\$16.20 for adults
\$12.20 for children ages 2-12
Kids under 2 are free



Purchase discount Kroger Symphony on the Prairie tickets at IMCU through August 30th!
\$25 for adults, \$13 for children up to age 12

Visit the special offers section of our website for details!
imcu.com/personal/discounted-tickets

RELAX THIS SUMMER AND LEAVE THE RETIREMENT PLANNING TO THE PROFESSIONALS!



Genan Kirby



Jeff Olbina



Gregg Perrey

INDIANA 
Members Investment Services

CALL TODAY 317.610.3945

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