

# HAPPY NEW YEAR



## A word from Ron Collier, CEO

"Big city convenience, with a small town feel". That's what we like to say about Indiana Members Credit Union. We strive to provide products and services our members need and want. We want to be your hometown financial institution by delivering these services to you in a way that lets you know you are part of our family.

As we move into 2013, we can all look forward to exciting times. By the end of the first quarter of 2013, Indiana Members Credit Union hopes to have two new electronic services available to you.

The first is remote capture of deposits. With your cell phone, you can capture images of a check and deposit it into your account. Also in the first quarter, you will be able to transfer funds using a remote device, from your account to an account at another financial institution. These are two more convenient services from your hometown Indiana Members Credit Union!

Also in the first quarter, our new Brownsburg Branch should open. Jay Puckett, a local Brownsburg resident, will be running this branch.

## Local people, local involvement, local decisions - that's Indiana Members Credit Union!

2013 should be a good time to buy a house or a car, as rates continue to be at historic lows. Indiana Members Credit Union can help you with all your borrowing needs. As many financial institutions look to charge fees on checking, Indiana Members Credit Union's checking is still service charge-free with no minimum balance.

All of our Board Members and staff thank you for supporting Indiana Members Credit Union. We look forward to serving you in 2013 and beyond. We hope you'll find Indiana Members Credit Union to be the credit union with "big city convenience, and a small town feel"!

## Brownsburg Branch Opening Soon!



Jay Puckett  
Regional Manager  
317-341-1852  
jpuckett@imcu.com



In observance of  
Dr. Martin Luther King, Jr.  
Day, all branches will be  
closed on Monday,  
January 21, 2013.



# CHOOSE your own PHOTO on your debit card!



Coming Soon!

Only \$10

Available the next business day

Visit [imcu.org](http://imcu.org) for updates!



# \$1,000 OFF

## MORTGAGE CLOSING COSTS\*

## 10-YEAR AND 15-YEAR FIXED MORTGAGES

Visit a branch for details!

\*Valid on 10 & 15-Year Fixed Mortgages. Purchases and refinances. Minimum \$100,000 loan amount. Current IMCU loans exempt. IMCU retained loans only. Owner occupied residence only. Subject to credit approval. Minimum FICO credit score of 680. Limited lending area. Lender credit applied at closing. Not valid with any other offer and subject to change. Limited time offer. Offer expires 1/31/13.

**DOWNLOAD THE  
MOBILE MONEY APP  
FOR YOUR SMART PHONE!**

Accessing your accounts is now even easier! Make transfers and check your balance with the touch of your fingertips!



IMCU does not charge for this service. Message and data rates may apply from your mobile phone provider.

**IMCU Members  
Save \$5 on**



Choose **Easy**.

Visit [imcu.org](http://imcu.org) for details.



# Credit Card REWARDS extended until January 31st!

Visa® Gold • Visa® Platinum

Ask how to earn 5,000  
BONUS POINTS!\*



\*Rewards apply to Visa® Gold and Visa® Platinum cards only. New card promotions expire 1/31/13. Subject to credit approval. Visit [scorecardrewards.com](http://scorecardrewards.com) for complete program rules.

## Indiana Members Business Services



Switching your business deposit account is quick and easy and there is no need to be tied up with one financial institution for eternity. As your business needs change, and your bank's service and fees change, why not look to Indiana

Members Credit Union for a better solution?

Indiana Members offers a full array of business deposit accounts, from Free Business Checking to Business Checking with Interest, with the products to serve any size business. Changing your business bank is not as daunting a task as most believe. Opening the new account can be simplified by bringing all the necessary paperwork with you when you open the account. A checklist can be very helpful in contacting vendors to change automatic payments and deposits. Online access is free and even allows you to export your account information into bookkeeping software programs, such as Quick Books.

IMCU has partnered with Approval Payment Solutions to offer our businesses an economical solution to card acceptance. They are an Indiana company and offer a complete menu of electronic payment solutions for businesses of every size. Whether you need an online or mobile solution, they have the products and knowledge to satisfy your business needs.

For more information on our Business Accounts, or to inquire about commercial loans, please contact Business Services at 317-554-8185, or your local branch.

## AUTO LOANS

Rates as low as:

**1.9%**  
APR\*

Contact your Branch Manager for details!

\*\$50 membership savings account, checking account and net direct deposit required. Rate subject to change and effective 1/1/2013. Current IMCU loans exempt. Subject to credit approval.

## Thank You



Indiana Members Foundation would like to thank you all for your support in 2012!

We donated 3,500 backpacks filled with school supplies, 500 uniforms, 500 pairs of shoes, to children in need in the communities IMCU serves. In addition to getting these children off to school on the right foot, we have also donated hats, scarves and coats to keep them warm. We have orchestrated food drives throughout IMCU and have donated over 2 ½ tons of food to community food pantries.

The 2013 Candy Sale is coming soon! 100% of the proceeds go to help the children in the communities we serve.

## Leasing Services

Leasing your next vehicle at IMCU may save you money and headaches.

We have low rates and prices which could save you money!\*

We lease all makes and models made in the US. If your vehicle is on this list, we can lease it!

Acura	Lexus	Audi	Lincoln
BMW	Mazda	Buick	Mercedes Benz
Cadillac	Mini	Chevrolet	Mitsubishi
Chrysler	Nissan	Dodge	Porsche
Fiat	Ram	Ford	Scion
GMC	Trucks	Honda	Suzuki
Hyundai	Subaru	Infiniti	Volkswagen
Jeep	Toyota	Kia	

**2013 MODELS ARE OUT!**

Call today!

**317.595.0062 or 800.990.9933**

Subject to credit approval. First payment due at lease signing. No security deposit required. \*Savings not guaranteed.

## Indiana Members Insurance Services



Indiana Members Insurance Services may be able to save you money! Receive a FREE quote on your:

**Home ~ Vehicle ~ Rental  
Condo ~ RV ~ Boat  
Life ~ Health**

We also offer: Medicare Supplements, Medicare Advantage and Part D.

**317.612.0000 or 800.793.5745**

### In case of errors or questions about your credit card statement:

If you think your credit card statement 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.

## A sound retirement resolution for the new year



- Establish a strong financial foundation
  - Paying yourself first
  - Living within your means
  - Assuring your family's stability
  - Never stop learning
- Create emergency funds
- Make better decisions regarding debt
- Understand basic investment options
- The importance of regular financial reviews
- What's best for me? My family? My situation?

**Indiana Members**  
Investment Services

**317.610.3945**



**Gregg Perrey**



**Tom Wellman**

\*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. The credit union has contracted with CFS to make non-deposit investment products and services available to credit union members.