

Member Newsletter
November 2013

IMCU Branches will be closed November 11th in observance of Veterans Day and November 28th for Thanksgiving.



Access your accounts with the **MOBILE MONEY APP** for your smart phone!



Enhancements to Member Benefits & Services Coming March 2014

Indianapolis
317.248.8556

Toll Free
1.800.556.9268

imcu.org

AUTO LOANS

Rates as low as:

1.9% APR*

2010- 2013 models

Available on purchases and competitor refinances.

Contact your Branch Manager!

*\$50 membership savings account required. Rate subject to change and effective 11/1/2013. 60-month term. Current IMCU loans exempt. Subject to credit approval.

Support Your Team

with an IMCU Affinity Card!



See your local branch for details.

\$1,000 OFF

MORTGAGE CLOSING COSTS*

3/3 ARM MORTGAGES

Visit a branch for details!

*Valid on 3/3 ARM Mortgages. Minimum \$100,000 loan amount. Owner occupied residence only. 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. Effective 11/1/13.





SAVE THE DATE
Masquerade Ball
 Specially Hosted by
 Indiana Members Credit Union
 January 18, 2014 - Bankers Life Fieldhouse

INDIANA
 Members Foundation

Visit imcu.org/foundation for more details.

LEASING SERVICES

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

Our low rates and prices can bring you significant savings!

We lease all makes and models made in the US.



INDIANA
 Members Credit Union
 Leasing Services

Call today! 317.595.0062
 or 800.990.9933

Credit Card REWARDS
Visa® Gold
Visa® Platinum

Earn rewards from your holiday shopping!

EARN 5,000 BONUS POINTS when you transfer a balance of at least \$1,000 from another financial institution by December 31, 2013.*

Interested in increasing your limit? It's easy!
 Visit imcu.org, click on the credit card tab and fill out the form, or call any of our 25 branches.

*Rewards apply to Visa® Gold and Visa® Platinum cards only. Balance transfer promotion expires 12/31/13. Subject to credit approval. Visit scorecardrewards.com for complete program rules.



Let IMCU help with the **Holidays**

DAILY PURCHASE LIMIT ON YOUR DEBIT CARD
 Consider increasing your daily purchase limit on your debit card. For security, there is a daily limit on each account.
 If you need to make a larger purchase, or several small ones in one day using your debit card, please contact your local branch or call 800.556.9268 to have the limit raised temporarily.

EXTRA HOLIDAY CASH
 Need holiday cash? Check your Home Equity Line-of-Credit! Funds are easy to access. Contact your branch or call 800.556.9268 for more details.

GIFTS FOR THE FAMILY
 IMCU MasterCard® Gift Cards



See a Member Service Representative for details! Cards may be purchased from \$10 to \$1000, and can be used anywhere MasterCard® is accepted!
 Gift Cards available for use only in the United States.

GIFTS FOR THE KIDS
 IMCU Cubbie Account: the gift that keeps on giving. Open a Cubbie Savings Account for a child in your life!

\$50 minimum balance savings account required.

Contact any branch for details!



Say it proudly with sound advice



Talk with a *CFS Advisor today!



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.