

INDIANA

Members Credit Union

Keeping It Simple

MEMBER NEWSLETTER

FEBRUARY 2018



AUTO LOANS

Purchase or Refinance

Contact your local branch for details.

RATES AS LOW AS

2.49% APR*

2014-2018 MODELS

*2.49% APR available for well qualified borrowers. Membership savings account required. Current IMCU loans exempt. Effective 12.1.2017. Rate subject to change. Federally insured by NCUA

MOVING IN THE SPRING?

SAVE with the Home Advantage Program™

This turn-key real estate support program gives you access to all the tools and resources you need to search, buy, sell and SAVE!*

Connect with a REALTOR® now by visiting imcu.com or contacting your local branch manager!

- 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
- Reduce your closing costs when a preferred REALTOR® is used¹



*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 HomeAdvantage 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.

¹Rewards 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.

In observance of Presidents' Day, all branches will be closed on Monday, February 19, 2018



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UP TO
**\$1,000
OFF**
CLOSING COSTS*

IMCU offers up to \$1,000 off qualifying fixed and adjustable rate mortgage closing cost, available on:

- 15-Year Fixed Rate Mortgages
- 3/3 Adjustable Rate Mortgages
- 5/1 Adjustable Rate Mortgages
- 7/1 Adjustable Rate Mortgages
- 10/1 Adjustable Rate Mortgages

Visit your branch, or call Mortgage Services at 317.817.9700

*Subject to IMCU \$1,000 Off Closing Cost Option Disclosure. Limited time offer and subject to expiration or change without notice. Current IMCU loans exempt. Offer available on conforming and Jumbo 3/3 ARM, 5/1 ARM, 7/1 ARM, 10/1 ARM and 15-year fixed interest rate mortgage programs with the loan amount minimum \$100,000. Limited lending area. 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, prepaid interest, mortgage insurance, property taxes or hazard/flood insurance. Purchase transactions containing Seller Credits designated for application toward a specific closing cost (i.e. Owner's Title Policy) will be applied as stated in the purchase contract. All other Seller and/or Realtor Credits will be applied toward applicable prepaids. Seller and/or Realtor Credits exceeding the actual cost of the transaction, may not be used in their entirety. Effective 1/2/18.

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- NEW: Expert review of your return. With TurboTax Live, you can have a live CPA or EA by your side to answer questions and review your tax return.
- Get a head start on your taxes. Snap a photo of your W-2, or import it into TurboTax from over 1 million companies. Either way, you'll save time and get a jump start on your tax return.
- Be sure nothing gets missed. TurboTax CompleteCheck™ reviews every detail in your return, walks you through any final changes, and gives you the green light to file. To be automatically entered to win the \$25K Grand Prize or one of twelve \$1,000 First Prizes, just try TurboTax Online for FREE (and provide your email address) by February 15th.¹ Start TurboTax now and save!

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#1 Best-Selling brand of tax software based on aggregated sales data for all tax year 2016 TurboTax products. Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. ¹Limited time offer for TurboTax 2017. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/15/18. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and business, odds of winning, alternate method of entry, and prize descriptions, visit <http://turbotax.intuit.com/go/sweepstakesrules>. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA, 92129.

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Jeff Olbina
Financial Advisor



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Financial Advisor

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