

INDIANA

Members Credit Union

Keeping It Simple

MEMBER
NEWSLETTER

JANUARY 2022

New Year
HAPPY

ALL BRANCHES
WILL BE CLOSED
SATURDAY, JANUARY 1ST
FOR NEW YEAR'S DAY
AND MONDAY,
JANUARY 17TH
IN OBSERVANCE OF
DR. MARTIN LUTHER
KING, JR. DAY



INDIANAPOLIS
317.248.8556

TOLL FREE
1.800.556.9268

SMALL BUSINESS MERCHANT SERVICES: THE EASIEST, MOST ECONOMICAL WAY TO ACCEPT CREDIT CARDS



The start of a new year has many business owners thinking about new business goals. If one of your goals for 2022 is to start accepting credit and debit card payments from your customers -- or if you're searching for a better and/or less expensive way to process the payments you're already receiving -- you'll find the answer at Indiana Members Credit Union.

Through our Merchant Services program, we make accepting credit and debit card payments easier and more affordable than many of the options available to you. With more affordable rates for handling transactions, we can help you keep more of what you've earned. Just as important, when you have questions or encounter problems, you'll find helpful answers right here in Indiana.

Our Merchant Services program is just one of the many ways we can help your business meet its goals for the new year. Another great example is Cash Management, an optional feature of our best-in-class Digital Banking platform, which allows roles and privileges to be assigned to specific employees, as well as to outside individuals such as your company's CPA. Cash Management includes ACH Origination, Wire Transfers, and Business Bill Pay services to assist you in managing your organization's daily cash flow. Positive Pay, which significantly reduces the risk of check and ACH fraud, is also included with IMCU Cash Management.

Another great service that we offer businesses is Remote Deposit. Use it in conjunction with a desktop scanner to make same-day check deposits (5:00 pm CST cutoff time on business days). This service creates efficiency for your business by saving time used traveling to branches to make deposits and reduces float so your deposits are available quicker for your cash flow needs.

Put all these great services to work for your company by contacting one of our dedicated Treasury Management Officers listed below:

Ryan Kellum
Direct Line: 317.554.8164 Email: Rkellum@imcu.com

Emily Cunningham
Direct Line: 812.492.1813 Email: Ecunningham@imcu.com

Genie Stamper
Direct Line: 812.748.2306 Email: Gstamper@imcu.com

EARN REWARDS FROM EVERYDAY SPENDING WITH AN IMCU CREDIT CARD!



EARN POINTS TO REDEEM
FOR CASH BACK, TRAVEL,
MERCHANDISE AND GIFT CARDS!

1.9%
APR*

INTRODUCTORY RATE

LET'S GET STARTED



STAY INFORMED! JOIN US ON FACEBOOK AND TWITTER



FOLLOW OUR BLOG AT
indianamemberscreditunion.wordpress.com

IMCU.COM

IMCU IS THE OFFICIAL FINANCIAL PARTNER OF THE INDIANAPOLIS HOME SHOW

100th ANNIVERSARY

INDIANAPOLIS HOME SHOW

PRESENTED BY



JANUARY 21 - 30
INDIANA STATE
FAIRGROUNDS
& EVENT CENTER

Visit
us
at booth
#524

SAVE \$4

When you purchase tickets ahead of
time at IndianapolisHomeShow.com
PROMO CODE: IMCU

INDIANA
Members Credit Union

OFFICIAL 2022 INDIANAPOLIS
HOME SHOW FINANCIAL PARTNER

INDIANAPOLIS HOME SHOW SPECIAL



HOME EQUITY
LINE-OF-CREDIT

1.9%
APR¹

SPECIAL OFFER

Advance an aggregate of \$10,000 or more from January 15th - July 31st,
and receive a special 1.9% APR¹ through December 31st, 2022!

APPLY NOW

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!

NEED MONEY TO COVER YOUR FINAL COLLEGE EXPENSES?



You're in the home stretch

VISIT OUR STUDENT LOAN CENTER

PURCHASING A NEWER VEHICLE?

LOOKING TO LOWER YOUR MONTHLY PAYMENT ON A CURRENT
AUTO LOAN WITH ANOTHER FINANCIAL INSTITUTION?

WE CAN HELP!

RATES AS LOW AS

1.99%
APR*

2020 & NEWER MODELS

AUTO LOANS

Need extra cash after the holidays?

Consider a refi auto loan.

Save time and hassle!
Get pre-approved before you shop. It's quick and easy and there are no application fees!



LEASING SERVICES

We lease all makes and models and will work with you to find the vehicle you want and a lease that fits your needs. With our network of dealers and volume purchasing power, we will save you time and money on your next lease.

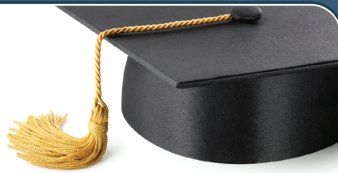


LOOKING FOR A VEHICLE?

Visit our online **Auto Buying Center**

- Shop
- Research
- Get Pre-approved
- Purchase
- Connect with Auto Advisor, Brent Wolfcale at 317.814.2409

LET'S GET STARTED!



INDIANA **Members Foundation**

People Helping People

RON COLLIER FAMILY SCHOLARSHIP

A \$2,500 scholarship
will be awarded.

ROBERT E. MARTIN COLLEGIATE SCHOLARSHIP PROGRAM

Up to ten \$5,000
scholarships to be
awarded.

**CLICK HERE FOR MORE
INFORMATION**

INDIANAPOLIS
317.248.8556

TOLL FREE
1.800.556.9268

GET YOUR MAXIMUM REFUND AND SPECIAL SAVINGS ON TURBOTAX



Indiana Members Credit Union is teaming up with TurboTax®, the #1 best-selling tax software, to help you get your taxes done right. File on your own, get help and advice from experts, or even have a dedicated expert do your taxes for you – with TurboTax, you're always guaranteed your maximum refund. Take advantage of special member savings.

GET STARTED NOW

Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2021. Discount applies to TurboTax federal products only. \$0 Federal + \$0 State + \$0 To File offer is available for simple tax returns only with TurboTax Free Edition. A simple tax return is Form 1040 only (without any additional schedules). Situations covered include: W-2 income; Limited interest and dividend income reported on a 1099-INT or 1099-DIV; Claiming the standard deduction; Earned Income Tax Credit (EIC); Child tax credits. Actual prices are determined at the time of print or e-file and are subject to change without notice. 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.

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.

INVESTMENTS FROM A PLACE YOU KNOW

Have you checked out the Indiana Members Investment Services Program yet? Designed exclusively for credit union members, and located right here at the credit union, the Indiana Members Investment Services Program offers retirement, insurance and investment programs designed to help you and your family through a lifetime of financial planning needs.

Some of the products and services available include:

- 401(k) / Pension Rollovers • Retirement Planning
- Mutual Funds • Annuities • Wealth Management

Whether you're looking for guidance on just one financial need you want to tackle today, or if you're interested in putting together a comprehensive plan, please call **317.610.3945** or visit **IMCU.com** for a no-cost, no-obligation analysis with a financial professional.



Genan Kirby
Financial Advisor



Jeff Olbina
Financial Advisor



Gregg Perrey
Financial Advisor

INDIANA **Members Investment Services**

The strategic alliance between CBSI and LPL Financial is subject to FINRA approval. Representatives are registered, securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, which is not an affiliate of the credit union. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution. FR-3913726.1-1121-1223