

# INDIANA

Members Credit Union

## MEMBER NEWSLETTER

JANUARY 2023

New Year  
HAPPY

ALL BRANCHES  
WILL BE CLOSED  
MONDAY, JANUARY 2ND  
FOR NEW YEAR'S DAY  
AND MONDAY,  
JANUARY 16TH  
IN OBSERVANCE OF  
DR. MARTIN LUTHER  
KING, JR. DAY



### Notice:

Beginning January 1, 2023,  
most branches will be closing  
at 5 pm EST on Fridays.  
ITMs (Interactive Teller  
Machines) will remain open  
until 7 pm EST.

[CLICK HERE FOR DETAILS](#)



INDIANAPOLIS  
317.248.8556

TOLL FREE  
1.800.556.9268

## JOIN US AS WE WELCOME JOHN NEWETT AS THE INCOMING PRESIDENT AND CEO!



John has held several positions since joining IMCU in 2011, primarily serving as Senior Vice President of Operations, overseeing branch operations and lending. Prior to joining IMCU, he served as the President and Chief Executive Officer at Harvester Financial Credit Union, and previously as a Principal Examiner for the National Credit Union Administration. John has over 24 years of experience in the financial services industry.

John is a proud alumnus of Scecina Memorial High School and The Kelley School of Business at Indiana University Purdue University Indianapolis. John is a Certified Public Accountant, and has been active in many local community organizations and serves in leadership roles for several professional and industry groups. John and his wife Toni live in Indianapolis with their four children, and enjoy attending sporting events and traveling in their spare time.

*"I am honored and excited to have the opportunity to lead the great team here at IMCU, and continue upon our legacy of providing first-class service to our members. I would like to thank our Board of Directors for the opportunity, and all the members of our team that support our common mission every day. I look forward to what our future holds and will work hard to ensure IMCU remains your financial institution of choice!" - John Newett*

## GROW WITH IMCU

We can help with each step of your financial journey.



Financial Education



Buying a Car



Going to College



Starting Your Career



Buying a Home



Growing Your Family



Saving for Retirement

## PARENTS: ENROLL YOUR CHILD IN SMARTSTART, A MOBILE BANKING SOLUTION FOR KIDS AND TEENS



SMARTSTART  
EARN & LEARN

At IMCU, we are all about finding new ways to unlock our young members' potential. SmartStart is a new feature for parents, kids and teens on the IMCU mobile app. Our solution provides hands-on financial education and important life lessons in a safe and controlled environment. With SmartStart, your child can learn to budget, save, and earn. It also offers the ability for parent/child requests and approvals to transfer funds, all through the existing IMCU mobile app. Visit your nearest branch, or [IMCU.COM](#) to learn more!

## JUMPSTART CREDIT CARDS: REAL-WORLD LESSONS IN FINANCIAL RESPONSIBILITY

With the IMCU Jumpstart Credit Card, young adults can safely build their credit with a low limit.



SIMPLE



Manage card through Digital Banking.

CONTROL



Set up alerts so you don't miss a thing.

BUILD



Good money habits for the future.

Subject to credit approval. See [IMCU.COM/Credit-Cards](#) for full details

FOLLOW US!



STAY INFORMED  
WITH OUR BLOG!



[IMCU.COM](#)

## INDIANAPOLIS HOME SHOW DISCOUNTED TICKETS



INDIANAPOLIS  
**HOME SHOW**  
— SINCE 1922 —

**JAN. 20-29**  
INDIANA STATE FAIRGROUNDS  
& EVENT CENTER

**\$4 OFF  
ADULT TICKETS  
CLICK HERE!**

## HOME EQUITY LINE-OF-CREDIT SPECIAL OFFER



HOME EQUITY  
LINE-OF-CREDIT

**3.9%**  
APR<sup>1</sup>

SPECIAL OFFER

Advance an aggregate of \$10,000 or more from January 1 - July 31 and receive a special 3.9% APR<sup>1</sup> through December 31, 2023!

[LEARN MORE](#)

## 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!



## EARN REWARDS FROM EVERYDAY SPENDING!

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

Pay off those holiday bills faster! Transfer your balance from other cards to your new IMCU credit card and receive an intro rate of 1.9% for 6 months!



**1.9%**  
APR\*  
INTRODUCTORY RATE



**APPLY NOW!**

## 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

**4.99%**  
APR\*

2021 & 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!

**MORE DETAILS**



### 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.

**FIND OUT MORE**



### 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**



**NOW ACCEPTING SCHOLARSHIP APPLICATIONS for the Robert E. Martin Collegiate Scholarships and the Ron Collier Educational Scholarship**

**APPLY NOW**



**NEED MONEY FOR COLLEGE?**



Get the money you need for school. Whether you're an undergrad, grad student, or a parent, we have loans to meet your needs.

- Competitive interest rates
- Multiple repayment options
- No origination fee or prepayment penalty

**DETAILS HERE!**

**INDIANAPOLIS  
317.248.8556**

**TOLL FREE  
1.800.556.9268**

**EXCLUSIVE MEMBER DISCOUNTS - JUST FOR YOU!**



We are happy to bring you member discounts on tax prep solutions this tax season! Members can save up to \$15 on TurboTax federal products. PLUS, if you scan the QR code below and start with TurboTax by Feb. 16, 2023, you'll automatically be entered for a chance to win \$10,000.

New H&R Block clients save \$25 on in-office tax prep services and returning clients get the Tax Identity Shield® add-on for FREE (\$35 value).

Scan the QR code to get your discounts or visit [taxservices.lovemycreditunion.org](https://taxservices.lovemycreditunion.org) today!

Visit [taxservices.lovemycreditunion.org](https://taxservices.lovemycreditunion.org) for offer details and disclaimers.



**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.

**START THE NEW YEAR WITH A PLAN**

The New Year is a great time to look at the year ahead! Whether you are retiring, changing jobs or just starting to plan for the future, Indiana Members Investment Services can help! Contact a Financial Advisor today! **317-610-3945**



**Genan Kirby**  
Financial Advisor



**Jeff Olbina**  
Financial Advisor



**Gregg Perrey**  
Financial Advisor



The financial professionals at Indiana Members Investment Services are financial advisors with, and Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Indiana Members Credit Union and Indiana Members Investment Services **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Indiana Members Investment Services, and may also be employees of Indiana Members Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Indiana Members Credit Union or Indiana Members Investment Services. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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Your Credit Union ("Financial Institution") provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. The Financial Institution is not a current client of LPL for advisory services. Please visit <https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html> for more detailed information.

The LPL Financial registered representative(s) associated with this website may discuss and/or transact business only with residents of the states in which they are properly registered or licensed. No offers may be made or accepted from any resident of any other state.