

INDIANA

Members Credit Union

Keeping It Simple

MEMBER NEWSLETTER

JUNE 2023

ALL BRANCHES
WILL BE CLOSED
MONDAY, JUNE 19TH
FOR JUNETEENTH

TEACH YOUR CHILD FINANCIAL RESPONSIBILITY



SMARTSTART
EARN & LEARN

Take advantage of IMCU's financial education tool, SmartStart, a mobile banking solution that teaches your child to budget, save and earn!

LET'S GET STARTED



INDIANAPOLIS
317.248.8556

TOLL FREE
1.800.556.9268

HOW TO AVOID A SCAM



Kelly Gridley, AVP
Deposit Operations,
IMCU

Scammers are unfortunately always hard at work. As the consumer, it's important to pay attention to the red flags and use resources available to you, to avoid falling victim.

Some current scams include:

You got the job! This scam attracts those who want to work from home. You are often sent a large check to purchase supplies to get you started and then you are asked to send back any money left over. The problem is that you don't really have a job and the check is fraudulent, so what you've spent and what you send out, now becomes a loss to you. This scam made the top 10 list of 2022 fraud reports.

What can you do?

Research the job. Don't accept an offer until you've checked it out. Reach out to the company directly using phone numbers found on their website.

No legitimate employer will ever send you a check to buy supplies, gift cards or send money back. This is always a fake check scam. [CLICK HERE TO READ MORE](#)



WESTSIDE BRANCH COMING SOON!



7040 W. 10th St.,
Indianapolis, IN 46214

Watch for our
GRAND OPENING
announcement
coming soon!

LOW AUTO RATES!

RATES AS LOW AS

5.99% APR*	7.49% APR*
AUTO LOANS	ADVENTURE LOANS

2021 & NEWER MODELS
PURCHASE OR REFINANCE

[APPLY NOW](#)

CERTIFICATE SPECIAL

13-MONTH

5.00%
APY*

CERTIFICATE SPECIAL

[DETAILS HERE](#)

FOLLOW US!



STAY INFORMED
WITH OUR BLOG!



IMCU.COM

INDIANA

Members Foundation

People Helping People



UPCOMING GOLF OUTINGS

Join us at our Charitable Golf Outings!

Proceeds will go to support these organizations:

Greater Clark County Schools Educational Foundation

IU Southeast School of Business

June 7 - Jeffersonville

Teachers Warehouse
June 21 - Bloomington

Indiana Members Foundation
July 17 - Fishers

For more details, visit
IMF4KIDS.ORG

MEMBER ADDED VALUE! DISCOUNTED TICKETS AVAILABLE



Purchase two tickets for the price of one for June 10

GET YOUR TICKETS HERE

INDIANAPOLIS

317.248.8556

TOLL FREE

1.800.556.9268

LOW INTRO RATE!

CREDIT CARD

1.9% APR¹

12 MONTH INTRO RATE

APPLY NOW

BUYING A HOME?



IMCU mortgage experts can provide information about FHA, conventional, fixed, adjustable, jumbo mortgage loan programs, as well as construction and renovation loans. Need to start a home improvement project? See us for a home equity loan!

MORE INFO

COMMON RETIREMENT INVESTMENT MISTAKES



Having enough money after you retire is a big concern. In fact, only one-in-four Americans feel confident that they will have enough money to live comfortably when they retire, according to a recent survey. The concern is justified. After all, Americans are living longer than ever before, and the uncertainty of being able to maintain a lifestyle for 20, 30 or 40 years after you retire is understandable. While there is no single action to increase your confidence if you are near retirement age, there are several key investment mistakes that, if you avoid, can help maximize your retirement savings.

- Failing to maximize your contribution if you can afford to do so.
- Failing to create a practical investment plan for your goal.
- Adopting a short-term investment mindset. Markets fluctuate and in the short term, there's a decent chance of price volatility. Selling off holdings whenever the market drops is a sure way to incur losses.
- Trying to time your investment decisions on when the market will be at its highest or lowest.
- Putting all your financial eggs in one financial basket, such as investing in one fund or asset type.

INDIANA Members Investment Services

Meet with an Indiana Members Investment Services* financial professional to avoid making these common mistakes and increase your potential for investment success! Call 317.610.3945 today!

*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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