

INDIANA

Members Credit Union

MEMBER NEWSLETTER

JANUARY 2024

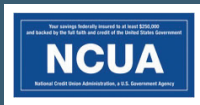
2024

ALL BRANCHES
WILL BE CLOSED
THURSDAY, JANUARY 1ST
FOR NEW YEAR'S DAY
AND MONDAY,
JANUARY 15TH
IN OBSERVANCE OF
DR. MARTIN LUTHER
KING, JR. DAY

NOW ACCEPTING SCHOLARSHIP APPLICATIONS

for the Robert E. Martin
Collegiate Scholarships,
Ron Collier
Educational Scholarship and
Dr. Miriam Z. Langsam
Scholarship for the School of
Liberal Arts at IU Indianapolis

[APPLY HERE](#)



INDIANAPOLIS
317.248.8556

TOLL FREE
1.800.556.9268

Happy New Year!



New Year's is a time that allows each of us to stop for a few minutes to reflect upon the past year, and focus on what we would like to improve in the coming year and beyond.

As we enter a new year here at IMCU, we remain very thankful for the trust you have shown in us in the past, and we appreciate the opportunity to be your financial partner now, and in the future. Our mission is to help you achieve financial success, and we take that responsibility seriously. We couldn't do it without a great team. As I reflect, I would like to thank our dedicated teammates who come to work every day to serve you and the communities we live and work in. They truly are first-class, and the reason we were voted a "Best Things 2023- The Official Community's Choice Awards Winner" (Best Credit Union) by the Indy Star in November of 2023. Our team makes it happen, and we appreciate them!

As we look forward to 2024, our primary goal is to further improve our service to you, and continually reduce friction points. You will see surveys asking you how we did, how we can improve, and what else we can do as your financial partner. Please take a couple of minutes to share your thoughts. We will use your feedback to improve what we offer, how we deliver our products and services, and how we train our team.

This year, you can expect to see additional upgrades and capabilities in our online banking and mobile delivery channels, new tools to battle information security and fraud, and a new call center system that will allow us to better serve you from our member service center.

Thank you for being a member. All of us at IMCU wish you a happy and prosperous 2024, and the best of luck with all of your New Year's resolutions!

John T. Newett, CPA
President and Chief Executive Officer

THANK YOU FOR YOUR SUPPORT IN GIVING BACK TO OUR COMMUNITIES

WE ARE PEOPLE HELPING PEOPLE.

INDIANA
Members Credit Union



OVER \$2.4 MILLION
AWARDED IN SCHOLARSHIPS AND
SCHOOL SUPPLIES



26,000 MEALS PACKED FOR LOCAL PANTRIES
26 TONS OF FOOD DONATED



275+ ORGANIZATIONS SUPPORTED
OVER \$150K IN GRANTS AWARDED TO LOCAL AGENCIES



OVER \$1.4 MILLION
IN ACADEMIC & HOSPITAL DONATIONS AWARDED

FOLLOW US!




STAY INFORMED
WITH OUR BLOG!



IMCU.COM




 Love My Credit Union®
rewards

Amtel powered by


Credit Union Member Offer
ACTIVATE. CELEBRATE.

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 After rebate via virtual prepaid card when you port-in a new voice line on a qualifying plan.

Scan QR code to get this deal,
 or visit CUmobile.lovemycreditunion.org



INDIANAPOLIS HOME SHOW DISCOUNTED TICKETS



INDIANAPOLIS
HOME SHOW
 PRESENTED BY

JAN. 19-28
 INDIANA STATE FAIRGROUNDS
 WEST PAVILION & EXPO HALL

\$4 OFF TICKETS
 USE PROMO CODE: **IMCU**



HOME EQUITY LINE-OF-CREDIT



30-YEAR
 HOME EQUITY
 LINE-OF-CREDIT

3.9% APR¹

SPECIAL OFFER



Use your home equity line-of-credit to enhance your home, take a vacation, or pay off some debt! Advance an aggregate of \$10,000 or more from January 15th - July 31st, and receive a special 3.9% APR¹ through December 31st, 2024!

WE CAN HELP WITH YOUR NEXT AUTO LOAN

Need extra cash after the holidays? Consider a refi auto loan.

AUTO LOAN
RATES AS LOW AS

5.74% APR¹

36 MONTHS
2022 & NEWER MODELS



LET'S GET STARTED

EXCLUSIVE MEMBER DISCOUNTS - JUST FOR YOU!



Love My Credit Union®
rewards



H&R BLOCK®

Membership has its rewards! This tax season you can now get the biggest savings on tax prep services and expert tax help. Plus, enter for a chance to win \$10,000 from Love My Credit Union® Rewards.

Members get a bigger discount this tax season with savings of up to 20% on TurboTax federal products.

Get the best-in-market offer with savings of up to \$25 on H&R Block professional tax prep.

Scan the QR code to get your discounts and enter to win, or visit taxservices.lovemycreditunion.org today!

Visit <https://taxservices.lovemycreditunion.org> for offer details and disclaimers.



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AVAILABLE
IN THE IMCU
APP!

CREDIT SCORE AND MORE!

Access your credit score, full credit report, credit monitoring, financial tips, and education. All of this without impacting your credit score.

Anytime and anywhere for FREE!

START HERE

GET THE MONEY YOU NEED FOR SCHOOL



Whether you're an undergrad, career training or graduate student, we have loans to meet your needs.

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

FIND OUT MORE

CONGRATULATIONS!

Join us in congratulating IMCU member, Terry L., who has won \$5,000 in the PSCU Credit Union Give Back Sweepstakes!



INDIANAPOLIS

317.248.8556

TOLL FREE

1.800.556.9268

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!



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.

GET YOUR INVESTMENT STRATEGY IN SHAPE THIS YEAR!

Like annual physicals, a yearly financial checkup can help uncover hidden problems, inspire you to set new goals, provide information you need to improve your financial health, and help make sure you're on track for well-being. Think about any life changes that occurred this past year which could impact your current investment strategy. Employment status, major purchases, or change in family size can all be a reasons to schedule a financial checkup. We specialize in thoughtful and personalized guidance aimed at keeping your investment goals in shape!



Genan Kirby
Financial Advisor



Jeff Olbina
Financial Advisor



Gregg Perrey
Financial Advisor

INDIANA
Members Investment Services

Call for information or to schedule a no-cost, no-obligation appointment today! **317-610-3945**

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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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