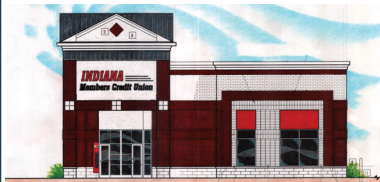


INDIANA
Members Credit Union

**MEMBER
NEWSLETTER**

APRIL 2023

**WESTSIDE BRANCH
COMING SOON!**



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



INDIANAPOLIS
317.248.8556

TOLL FREE
1.800.556.9268

IMCU MEMBERS DONATE \$10,000 VIA CANCER AWARENESS CARD



IMCU members contributed \$10,000 to IWIN (Indiana Women In Need) Foundation through the IMCU Cancer Awareness Debit Card Program. The IMCU Cancer Awareness Debit Card is our most popular "Choose your Charity" community giveback card and provides members an opportunity to support a different cancer-related organization each year. A portion of each signature transaction made with this card is donated to that organization (up to \$10,000 annually). IWIN Foundation was recently presented a check for \$10,000 as the 2022-23 member-nominated recipient. (Pictured are IMCU representatives along with Sue Wynne, Operations Director, IWIN Foundation and Debbie Laswell, Development/Program Director, IWIN Foundation.)



Project 44 is the 2023-24 recipient. Project 44's mission is to save lives through bone marrow donation.

Visit your [local branch](#) today to obtain this special debit card ready for immediate use.



SAVE WITH A CERTIFICATE OF DEPOSIT



Take advantage of higher dividends and short-term commitment with a Certificate!

**CLICK HERE FOR
CURRENT CERTIFICATE
SPECIALS!**

NATIONAL CREDIT UNION YOUTH MONTH EARN UP TO \$25 WHEN YOU OPEN A NEW MINOR ACCOUNT & ENROLL IN SMARTSTART!



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

EARN \$25!

1. Open your child's account online or at a branch
 2. Enroll the account in SmartStart through Digital Banking
 3. Take an Action in SmartStart (set a budget, complete chores, save money, pay off a loan)
- Already have a minor account? You can still earn \$15 when you enroll in SmartStart and complete at least one Action.



Each new minor account opened in April will be entered to win \$250!²

LET'S GET STARTED

FOLLOW US!



STAY INFORMED
WITH OUR BLOG!



[IMCU.COM/indiana-members-credit-union-blog](https://www.imcu.com/indiana-members-credit-union-blog)

IMCU.COM

NOMINATE YOUR FAVORITE NURSE OR TEACHER

Ten winners will be selected for going above and beyond in giving back to their community.
Five nurses and five teachers will win a \$500 IMCU MasterCard® Gift Card!*

The deadline for nominations is April 7th.



NOMINATE HERE!

*Prizes will be awarded as IMCU MasterCard® Gift Cards. Winners will be selected by committee which will determine the winners. The committee's selection of winners will be final.

HOW IMCU CAN HELP WITH YOUR HOME BUYING/SELLING



Whether you're looking to buy or sell a home, IMCU has got you covered! HomeAdvantage® is our free real estate program that allows you to:

- Search for homes: Search current online property listings. Save your search and get email alerts when new properties are available.
- Find the right agent: Search through our network of top, local real estate professionals to find one that is right for you.
- Earn Rewards*: Use one of our agents to buy or sell your home, and save at closing.
- Calculate your savings. Whether a first-time or experienced homebuyer, HomeAdvantage® will simplify the entire process and save you time and money!

VISIT OUR ONLINE REAL ESTATE CENTER TO GET STARTED!

HOME EQUITY LINE-OF-CREDIT SPECIAL OFFER



HOME EQUITY
LINE-OF-CREDIT

3.9%
APR¹

SPECIAL OFFER

Advance an aggregate of \$10,000 or more now through July 31st, and receive a special 3.9% APR¹ through December 31, 2023!

FIND OUT MORE!

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 when you click the link below.
[Get started with TurboTax today!](#)

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).
[Get your H&R Block coupon now and save!](#)

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



Privacy Notice

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
 - Credit histories and credit scores
 - Employment information and income
- When you are no longer our member, we continue to share your information as described in this notice.

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Indiana Members Credit Union chooses to share; and whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does IMCU Share This Information?	Can You Limit This Sharing?
For our everyday business purposes such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes—to offer you our products and services	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes—information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes—information about your creditworthiness	No	We don't share
For non affiliates to market to you	No	We don't share

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

We collect your personal information, for example, when you:

- Open an account or give us your income information
- Apply for financing or give us your contact information
- Show us your driver's license

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes—information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for non affiliates to market to you

State law and individual companies may give you additional rights to limit sharing.

Definitions:

Affiliates—Companies related by common ownership or control. They can be financial and nonfinancial companies.

Indiana Members Credit Union has no affiliates.

Non affiliates—Companies not related by common ownership or control. They can be financial and nonfinancial companies.

Indiana Members Credit Union does not share with our nonaffiliates so they can market to you.

Joint Marketing—A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Our joint marketing partners include insurance companies.

Questions? Please call 1-800-556-9268 or go to imcu.com

NOW AVAILABLE!

Zelle®

Introducing Zelle® – a fast, safe and easy way to send money to friends, family and other people you trust, wherever they bank¹.

Whether you're paying rent, gifting money, or splitting the cost of a bill, Zelle® has you covered.

FAST

Send money directly from your account to theirs – typically in minutes¹.

SAFE

Use Zelle® within the app you already trust. No account numbers are shared.

EASY

Send money using just an email address or U.S. mobile number.

HOW TO ENROLL

- Log into the Indiana Members Credit Union app.
- In the main menu, select "Transfers", then "Send money with Zelle®."
- Enroll your email address or U.S. mobile number.
- You're ready to start sending and receiving money with Zelle®.

¹U.S. checking or savings account required to use Zelle®. Transactions between enrolled consumers typically occur in minutes. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

INDIANAPOLIS

317.248.8556

TOLL FREE

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PURCHASE OR REFINANCE

Drive down your monthly payments! We can help you with all your auto loan and adventure loan needs.

AUTO LOAN RATES AS LOW AS

5.49% APR*

2021 & NEWER MODELS



LET'S GET STARTED

GRANT APPLICATIONS DUE APRIL 15, 2023

Mike & Marti Ney People Helping People Grant

Assist schools and community organizations that help children to achieve success in learning

Terry Renick Legacy Golf Grant

Assist high schools in communities served by Indiana Members Credit Union annually with its golf program

Joan Wolfe Legacy for the Arts Grant

Assist schools and community organizations that help children to achieve success in learning through the arts

INDIANA 
Members Foundation

APPLY HERE

INDIANA MEMBERS INVESTMENT SERVICES

Managing your investment affairs can be complex and challenging. The financial professionals at Indiana Members Investment Services can help you evaluate and assess your retirement goals, rollover options and tax liabilities. There is no-cost and no-obligation for IMCU members to meet with an Indiana Members Investment Services financial professional. By partnering with an experienced financial professional you are making a commitment to take better control of your investment finances and to create a structured path toward a more secure financial future. Call 317.610.3945 or visit imcu.com today! Together, we can help you pursue your financial goals!

INDIANA 
Members Investment Services

Call Indiana Members Investment Services or visit your local branch, to schedule a no-cost, no-obligation appointment today! **317-610-3945**

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

Indiana Members Credit Union 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.

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