

INDIANA

Members Credit Union

Keeping It Simple

MEMBER NEWSLETTER

NOVEMBER 2023

ALL BRANCHES WILL BE CLOSED

Saturday, November 11, in observation of Veterans Day, and Thursday, November 23 for Thanksgiving Day



Thank You

We strive to bring you the best member service and are always working to **KEEP IT SIMPLE** for you, while providing the newest in technology.

Together, we have accomplished great things in our communities. Your trust and loyalty are appreciated.



INDIANAPOLIS
317.248.8556

TOLL FREE
1.800.556.9268

IMCU ANNUAL HOLIDAY GIVEBACK



[MORE INFO](#)

IMCU IS A PROUD PARTNER OF THE 23RD ANNUAL WRTV TOY DRIVE

IMCU is collecting new, unwrapped toys at Central Indiana branches, November 10 - December 6.

911 GIVES HOPE FOR THE HOLIDAYS

We are collecting at our Evansville locations November 10 - 30



LOW AUTO LOAN RATES!



AUTO LOAN RATES AS LOW AS

5.74% APY¹

36 MONTHS
2021 & NEWER MODELS

[APPLY NOW](#)

ADVENTURE LOANS



Are you in the market for a boat or RV or have one that you are looking to refinance?

[APPLY NOW](#)

CONSIDERING A LEASE?



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. No down payment required!

[LET'S GET STARTED](#)

DIGITAL BANKING ACCOUNT TIPS



Make Payments on Your IMCU Credit Card

From the navigation pane select Payments > Pay Your Loan, choose the card from the drop down.

Access & Manage Credit Card Rewards

From the navigation pane select Card Services > Manage Credit Card

[LEARN MORE ABOUT DIGITAL BANKING HERE](#)

FOLLOW US!



STAY INFORMED WITH OUR BLOG!



[IMCU.COM](https://www.imcu.com)

IMCU WILL BE ACCEPTING

SCHOLARSHIP APPLICATIONS

STARTING
JAN. 1, 2024

MORE INFO

imf4kids.org



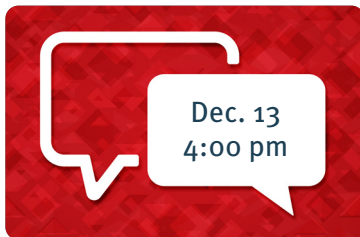
LOOKING FOR A STUDENT LOAN?



We can help you get the student loan you need regardless of where you are in your education journey.

VISIT OUR STUDENT LOAN CENTER FOR MORE INFORMATION

ANNUAL MEETING OF SHAREHOLDERS AND ELECTION OF DIRECTORS



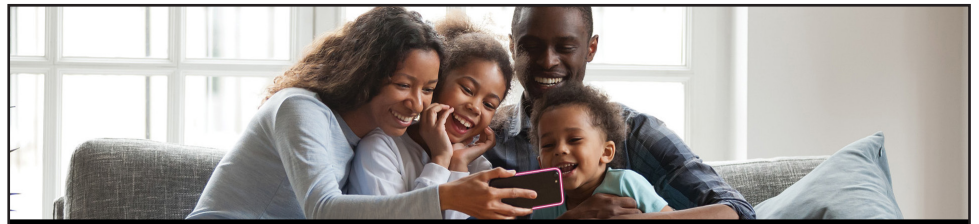
5103 Madison Ave.,
Indianapolis, 46227

INDIANAPOLIS

317.248.8556

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1.800.556.9268



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FOUR STEPS TO BECOMING AN INVESTOR



Investing may seem like an intimidating process, but the sooner you start, the easier it will be to begin building a nest egg for your future. Consider these four steps to becoming an investor:

- 1. Learn which investments are appropriate for your financial goals.** Stocks, bonds or cash equivalents are some of the key types of investments that are available to help you.
- 2. Embrace Diversification.** Putting money into a number of different types of investments options that include different types of asset classes can help manage risk.
- 3. Understand how the economy affects your portfolio.** The state of the economy (how a country uses money and resources to produce goods and services) greatly affects stock market activity. Whether the economy is growing, shrinking, or standing still, it influences stock performance.
- 4. Seek Professional Help!** Indiana Members Investment Services* offers hands-on professional guidance and advice to help you determine your retirement goals, understand investments and their place in a balanced investment portfolio, or guide you through 401(k) options if you retired or changed jobs. The advisors can meet with you regularly to track progress and adjust as necessary.

INDIANA 
Members Investment Services

Call Indiana Members Investment Services* to schedule a no-cost, no-obligation appointment and become an investor 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 Indiana Members Credit Union for these referrals. This creates an incentive for Indiana Members Credit Union to make referrals, resulting in a conflict of interest. Indiana Members Credit Union 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. All investing involves risk including loss of principal. There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification does not protect against market risk.

IMCU.COM