

# INDIANA

## Members Credit Union

Keeping It Simple

### MEMBER NEWSLETTER

SEPTEMBER 2022

Branches will be closed Monday, September 5th in observance of Labor Day and Monday, October 10th in observance of Columbus Day.

### JOIN THE IMCU TEAM!



# \$1,500

NEW HIRE BONUS\*

[FIND OUT MORE](#)



INDIANAPOLIS  
317.248.8556

TOLL FREE  
1.800.556.9268

## SHOULD I GET PRE APPROVED BEFORE LOOKING FOR A CAR?



The short answer is yes. Chances are, if you're in the market for a new or used car, you're also shopping for auto loans. In fact, 81.2% of all new vehicles were purchased with some sort of financing in the first three months of 2021. When it comes to securing financing, car buyers usually have two options: financing through the dealership or through a credit union or bank.

Pre-approval for auto loans makes either route less stressful and more affordable. In essence, pre-approval means that a lender has already reviewed your finances to say with confidence how much money you can afford to borrow.

Here's how getting pre-approved can enhance your buying experience... ([Click here to continue reading on our blog.](#))

## EARN \$10 WITH A NEW MINOR ACCOUNT



Special limited time offer! August 1 - September 30

Get a free pair of shades and your choice of a \$10 deposit or Kids Financial Education Workbook when you open a new minor account!<sup>1</sup>

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



SMARTSTART  
EARN & LEARN

[FIND OUT MORE](#)

## RENOVATION AND CONSTRUCTION LOANS



If you are looking to renovate or build your dream home from the ground up, we're here to provide financing options and guidance to get your project started.

[APPLY HERE](#)

## DISCOUNTED TICKETS FOR IMCU MEMBERS THROUGH SEPT. 4



Scan the QR Code to purchase discounted tickets through September 4, 2022 or stop in your local branch for details!



INDIANA Members Credit Union | zelle®

## Sending money is fast and easy with Zelle®.

Right from the Indiana Members Credit Union app.

[LEARN MORE](#)

Federally insured by NCUA

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IMCU.COM

## THANK YOU!



A total of **\$111,491.07** was raised at our annual Indiana Members Foundation charity golf outings this summer!

These funds help children in need in communities served by IMCU.

**INDIANA**  
**Members Foundation**

People Helping People

[imf4kids.org](http://imf4kids.org)

## MEMBER OFFER: UP TO 35% OFF

Credit Report and Identity Theft Monitoring



Love My Credit Union®  
rewards



**MORE INFO**

**INDIANAPOLIS**  
**317.248.8556**

**TOLL FREE**  
**1.800.556.9268**

## 13-MONTH CERTIFICATE SPECIAL



**1.75% DIVIDEND RATE<sup>1</sup>**

**1.76% ANNUAL PERCENTAGE YIELD**

- Terms available: 6-mo, 1, 2, 3, 4, 5 & 7 year terms
- Minimum balance: \$1,000
- Dividends are compounded monthly and credited on the last day every month

**FIND OUT MORE**

## LOW RATES ON AUTO LOANS

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

AUTO LOAN RATES AS LOW AS

**3.49%**  
APR<sup>1</sup>

2020 & NEWER MODELS



**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**

## THRIVING THROUGH MARKET VOLATILITY

Market volatility is an inevitable part of investing. If we never had market sell-offs, we wouldn't have as much opportunity to see returns. While the past can't tell us what the future holds, the past 30 years have had upward moving markets despite recession. It makes sense that this would continue since investors see opportunity in undervalued stock. If you sell out of the market during a decrease, you "lock in your loss", because unless you buy back in at just the right time it can be difficult to recover the amount you lose.

**How do you thrive in a volatile market?**

- **Understand your strategy.** Your strategy was designed for your specific goals, timeline and risk tolerance
- **Review your needs and goals.** This is a great time to determine if your goals and objectives remain the same, or if they've shifted, requiring an update to your strategy.
- **Stick to your strategy.** Your strategy was built for your individual time horizon, and sticking with it will position you to work towards your goals.

If you want to discuss your strategy, contact Indiana Members Investment Services located at Indiana Members Credit Union, and speak with an LPL Financial Advisor today! 317-610-3945

**INDIANA**  
**Members Investment Services**

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Not Credit Union Guaranteed

Not Credit Union Deposits or Obligations

May Lose Value

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