

# INDIANA Members Credit Union

Keeping It Simple

## MEMBER NEWSLETTER

OCTOBER 2022

Branches will be closed  
Monday, October 10th in  
observance of Columbus Day.

**SAVE OVER 40%  
ON TICKETS TO  
THE INDIANAPOLIS  
ZOO!**



**OCT. 5-OCT. 31, 2-7 PM**

Activities Wed. - Sun.  
Open until 9 pm Fri. & Sat.

**GET YOUR TICKETS**



**INDIANAPOLIS  
317.248.8556**

**TOLL FREE  
1.800.556.9268**

## WE CAN HELP WITH YOUR 401(K) OPTIONS

Changing jobs? What should you do with the 401(k) money you've accumulated? You may have up to four options (and may engage in a combination of these options): leave the money where it is, roll it over to your employers new plan, roll it into an Individual Retirement Account (IRA), or cash it out.

We can help you explore these choices, and guide you through the necessary steps.

Call today for information or to schedule a consultation.  
317-610-3945



**Genan Kirby**  
Financial Advisor,  
LPL Financial



**Jeff Olbina**  
Financial Advisor,  
LPL Financial



**Gregg Perrey**  
Financial Advisor,  
LPL Financial

**INDIANA**  
Members Investment Services

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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This material has been prepared by LPL Financial. This material is for general information only and is not intended to provide specific advice or recommendations for any individual. There is no assurance that the views or strategies discussed are suitable for all investors or will yield positive outcomes. Investing involves risks including possible loss of principal. Any economic forecasts set forth may not develop as predicted and are subject to change.

## SAVE FOR A HEALTHY TOMORROW

HEALTH SAVINGS

**1.00%**  
APY\*

ACCOUNT



- No account opening fee
- No monthly maintenance fee
- No annual fee
- HSA CDs available\*\*

**APPLY NOW**

FOLLOW US!



STAY INFORMED  
WITH OUR BLOG!



**IMCU.COM**

# SMARTSTART: A MOBILE BANKING SOLUTION FOR KIDS AND TEENS



At IMCU, we are all about finding new ways to unlock our young member's potential. SmartStart is a mobile banking solution for kids and teens. Our solution provides hands-on financial education and increases youth engagement while providing important life lessons in a safe and controlled environment. With SmartStart, your child can learn to budget, save, and earn. It also offers the ability for parent/child requests and approvals to transfer funds, all through SmartStart.



### Allowance

Parents can assign an allowance to their child to assist in money flow into the account.



### Teach Budgeting

The budgeting tool educates youth how to live within their means, including how to properly save, spend and invest their money.



### Cash For Chores

Parents can pay their kids for completing chores and tasks around the house.



### Card Controls

Parents can manage their child's card with daily spending limits.



### Workflows

Children can request money from their parents. Notifications are sent to the parent and back to the child to inform them of the requests and take them directly to where they need to go to complete the request with an approval or denial.



### Paid for Grades

The grade card feature allows parents to pay their children for making good grades in school.



### Parental Loans

The Parental Loan feature offers the ability for children to safely borrow money from their parents, to teach them about loan terms, interest and the importance of repayment.

**LET'S GET STARTED**

# JUMPSTART CREDIT CARDS: REAL-WORLD LESSONS IN FINANCIAL RESPONSIBILITY



With the IMCU Jumpstart Credit Card<sup>1</sup>, young adults can safely build their credit with a low limit.

### SIMPLE



Manage card through Digital Banking.

### CONTROL



Set up alerts so you don't miss a thing.

### BUILD



Good money habits for the future.

**No annual fee! Get rewarded for on-time payments!  
Double Reward Points! Earn double rewards  
the first 12 months when you make payments on time!<sup>2</sup>**

**APPLY NOW**

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

Right from the IMCU app.

Learn more at <https://www.imcu.com/zelle>.



Send and receive money with friends and family, wherever they bank\*. Money sent with Zelle® goes directly from your checking account to theirs and makes it easy to:

- ✓ Send money for groceries, rent or other expenses
- ✓ Split the cost of dinner with your friend
- ✓ Send money for a birthday, wedding or graduation gift

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

## 13-MONTH CERTIFICATE SPECIAL



### 2.00% DIVIDEND RATE<sup>1</sup> 2.02% 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

[LEARN MORE](#)



## ELECTION OF CREDIT UNION DIRECTORS

**INDIANA**   
**Members Credit Union**  
*Keeping It Simple*

The Nominating Committee has certified to the Board Secretary three individuals to be slated as candidates for the December 2022 election. The three candidates nominated to serve a three-year term are:

**Kim Hodges**, director of development, IU Herron School of Art and Design. Hodges has 20 years of service with IMCU.

**Margaret Miller**, retired director, contract administration for auxiliary services, Indiana University Purdue University at Indianapolis. Miller has 23 years of service with IMCU.

**Bert Kite**, retired, ordained U. Methodist Clergy and served as the District Superintendent and Senior Pastor. Kite has 2 years of service with IMCU.

The Nominating Committee hereby certifies the following individual to be slated as the candidate for the December 2022 election to the Supervisory Committee.

**Kathleen Lee**, chancellor, Ivy Tech Community College - Central Indiana. Lee has 11 years of service with IMCU.

Individuals desiring their name on the ballot may do so by petition. Applications and petition forms may be obtained on the Indiana Members Credit Union website at [www.imcu.com](http://www.imcu.com). All petitions must be submitted to the Board Secretary by November 14, 2022. If there is only one nominee for each position to be filled, the election will not be conducted by ballot, and there will be no nominations from the floor.



**MEMBER OFFER:  
UP TO 35% OFF**

**Credit Report and  
Identity Theft  
Monitoring**



Love My Credit Union®  
rewards



Stay on top of your credit scores and protect your identity with your IdentityIQ plan<sup>1</sup>.  
Select your plan and receive your discount today!

**GET STARTED NOW**

**INDIANA**  
**Members Foundation**  
*People Helping People*

**RON COLLIER  
FAMILY &  
ROBERT E. MARTIN  
SCHOLARSHIPS**

Applications accepted  
starting January 1, 2023

**MORE INFO**

**INDIANAPOLIS  
317.248.8556**

**TOLL FREE  
1.800.556.9268**

**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.

**LET'S GET STARTED**

**HOME EQUITY LINE-OF-CREDIT SPECIAL OFFER**



**HOME EQUITY  
LINE-OF-CREDIT**

**1.9%  
APR<sup>1</sup>**

**180 DAYS**

A Home Equity Line of Credit (HELOC) allows you to establish a line of credit from the equity in your home. You can borrow up to your established limit, anytime, for any purpose and at your convenience. Best of all, there are no closing costs, no annual maintenance fees and no prepayment penalties.

**CLICK HERE FOR DETAILS ON MORTGAGE OPTIONS AVAILABLE**

**CONSIDER IMCU FOR ALL YOUR AUTO LOAN NEEDS**

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

**LOOKING FOR A  
LEASE? WE HAVE  
THAT TOO!**

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**

**IMCU.COM**