

Branches will be closed Monday, November 12, in observance of Veterans Day, and Thursday, November 22 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**

# TIPS TO PROTECT YOURSELF FROM IDENTITY THEFT

If it looks like someone may have stolen your identity, you need to take action as quickly as possible for two reasons: first, you want to stop the criminal from stealing from you, and second, you need to protect your credit rating.

Indiana Members Credit Union knows how important it is to take action in this situation, and we know that it can be confusing and overwhelming. That's why we created this basic guide to spell out the steps you need to take right away, and what you can do to protect your identity and your credit in the future.

HERE ARE SOME THINGS YOU CAN DO TO PROTECT YOURSELF

**1. CONTACT YOUR LOCAL POLICE OR SHERIFF'S DEPARTMENT.**

Identity theft is more than a nuisance. It's a crime. While the police may not be able to catch the thief who has stolen your information or identity, you may need to have a police report to be able to restore your credit.

**2. NOTIFY IMCU AND ANY OTHER FINANCIAL INSTITUTION WHERE YOU HAVE ACCOUNTS.**

Please contact the manager at your nearest IMCU location and let them know what happened. If you have accounts at other banks or credit unions, please be sure to notify them as well. We can keep an eye on your accounts to detect any attempts to access them. Depending upon the situation, it may be a good idea to transfer your money to new accounts and close the old ones.

(For additional tips visit our blog at [indianamemberscreditunion.wordpress.com](http://indianamemberscreditunion.wordpress.com))

## NEW AND IMPROVED CREDIT CARD PROGRAM

### YOU ASKED, WE LISTENED!



**Premier Rewards+ MasterCard®**

Ideal for members that appreciate rewards.

- Intro rate: 1.9% APR\* introductory rate for 12 months
- Earn 1 point for every \$1 spent and redeem for travel, merchandise, gift cards, or cash back!
- No annual fee



**Premier Advantage MasterCard®**

Ideal for members that prefer lower rates without rewards

- Intro rate: 1.9% APR\* introductory rate for 12 months
- No annual fee
- Offers a lower interest rate



**World Premier MasterCard®**

Ideal for members that average a higher annual spend and enjoy more cash back!

- Intro rate: 1.9% APR\* introductory rate for 12 months
- Earn 1.5 points for every \$1 spent and redeem for travel, merchandise, gift cards, or cash back!
- No annual fee

Visit [IMCU.com](http://IMCU.com) or your nearest branch for available options and details!

\*Annual Percentage Rate (APR) for Purchases 1.90%APR. Introductory APR for 12 months from account opening. After that, your APR will be at 9.49%-21.00% based on creditworthiness. This APR will vary with the market based on prime rate. APR for balance transfers- 1.90% Introductory APR for a period of 12 billing cycles. After that, APR will be 9.49%-21.00%APR based on creditworthiness. This APR will vary with the market based on prime rate. APR for cash advances- 9.49%-21.00%, when you open your account based on creditworthiness. This APR will vary with the market based on prime rate.

STAY INFORMED! JOIN US ON FACEBOOK AND TWITTER



FOLLOW OUR BLOG AT  
[indianamemberscreditunion.wordpress.com](http://indianamemberscreditunion.wordpress.com)

## LEASE SPECIAL



2019 SUBARU FORESTER  
2.5i AWD

**\$292.78** PER MONTH\*

**\$135.13** BI-WEEKLY\*

**NO MONEY DOWN!**

**CALL 317.595.0062**

**OR 800.990.9933**

\*Plus tax. Membership savings account and checking account required. Current rebates apply. First payment due at lease signing. No money down, 39 months allowing 39,000 miles with approved credit. Assuming approved credit with all rebates, offer can be withdrawn at any time. Additional miles may be purchased. Subject to credit approval. Credit score may affect the payment. No security deposit required. Bi-weekly payments are based on 26 paydays per year. Equal opportunity lender. While supplies last. Offer expires 11/31/18.



**WE NEED  
YOUR HELP!**

IMCU is partnering with CBS4 for the Toys for Tots 2018 Program and will be collecting new, unwrapped toys at all branch locations now through December 16!



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## RV/BOAT LOANS

Purchase or Refinance

Are you in the market for an RV or Boat, or have one that you'd like to refinance? Consider IMCU for your Adventure Loan needs! With rates as low as 5.00% APR\*, we may be able to save you on your monthly RV/Boat loan payment! No application fees! Visit any IMCU branch or apply online at [IMCU.COM](http://IMCU.COM)

\*5.00% APR available for well qualified borrowers. Repayment in as many as 60 months. Membership savings account required. Current IMCU loans exempt. Effective 11.1.2018. Rate subject to change. Rates may be higher based on credit score, vehicle year, and loan term. If you borrowed \$10,000 for 5 years, you would make 59 payments of \$188.71 with a final payment of \$188.85 and a total finance charge of \$1,322.74. Federally insured by NCUA.

ADVENTURE LOANS  
RATES AS LOW AS

**5.00%**  
APR\*

2015-2019 MODELS



**INDIANA**  
**Members Foundation**

People Helping People

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

February 23, 2019  
Indiana City Brewing Company  
24 Shelby St, Indianapolis  
7 pm - 10 pm

- Silent Auction
- Light Hors d'oeuvres
- Cash Bar

Dress for this night of murderous mayhem includes flapper dresses, zoot suits, feather boas and headbands, pinstriped suits and fedoras. If you aren't feeling that you can dress as a private detective to help solve the crime, just don't frame the wrong guy!

**ARE YOUR  
RETIREMENT PLANS  
FALLING INTO PLACE?**



**Jeff Olbina**  
Financial Advisor



**Gregg Perrey**  
Financial Advisor

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

**TALK WITH AN ADVISOR  
TODAY TO HELP YOU PLAN  
AND SAVE FOR RETIREMENT!**  
**317.610.3945**

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**IMCU.COM**