

INDIANA

Members Credit Union

Keeping It Simple

MEMBER NEWSLETTER

JUNE 2022

All branches will be closed on Monday, June 20th in observance of Juneteenth.

INDIANA

Members Foundation

People Helping People



UPCOMING GOLF OUTINGS

Join us at our Charitable Golf Outings!

Proceeds will go to support children in need with the items necessary to succeed in school.

Indiana Members Foundation

June 29 - Greenwood

Greater Clark County Schools Educational Foundation
IU Southeast School of Business

July 14 - Sellersburg

For more details, visit imf4kids.org



INDIANAPOLIS
317.248.8556

TOLL FREE
1.800.556.9268

KEEPING YOUR HOME UPDATED MAKES MONEY SENSE

June is National Home Ownership Month

Even if you're planning to stay in your current home for many years, there will come a day when you're ready to sell it. For most people, a home is the largest asset they own, and they hope it will increase in value so they can either step up to a nicer home or fund the retirement lifestyle they've dreamed about.

When longtime homeowners go to sell, they find that the selling price is less than they expected. The reason? They've overlooked making updates to their home. (...Continue reading on our blog.)



ARE YOU THE TARGET OF A SCAM?



By: Kelly Gridley,
AVP, Enterprise Risk Management, IMCU

Unfortunately, we all are, but we are seeing more scams targeting individuals 60 and over. These are often associated with a wire transfer, which results in a higher loss. Tech support fraud has been the most reported fraud among the targeted population. Tech support scammers impersonate well-known companies to fix non-existent technology issues or renew fraudulent software or other security subscriptions. They may request you to send a wire transfer, purchase gift cards or send cash overnight.

Another sophisticated case includes a fraudster posing as a financial institution employee and persuading you that your accounts have all been compromised. In order to protect your money, you must wire funds to other locations to keep it a secret while the FBI investigates your case.

The credit union has seen many fraud cases unfold. Have you ever been asked (...Continue reading on our blog.)



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. [LEARN MORE](#)



Teach Budgeting

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



Allowance

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



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.

HOME EQUITY LINE-OF-CREDIT SPECIAL OFFER



HOME EQUITY LINE-OF-CREDIT

1.9% APR¹

SPECIAL OFFER

Advance an aggregate of \$10,000 or more through July 31st, and receive a special 1.9% APR¹ through December 31st, 2022! Visit IMCU.COM for details on mortgage options available!

[CLICK HERE FOR MORE DETAILS](#)

STAY INFORMED! JOIN US ON FACEBOOK AND TWITTER



FOLLOW OUR BLOG AT
indianamemberscreditunion.wordpress.com

IMCU.COM

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

Credit Report and Identity Theft Monitoring



Love My Credit Union® rewards



MORE INFO

**\$100 CASH REWARD
WHEN YOU BUY
A VEHICLE FROM
CARVANA**



We're excited to announce that Carvana has joined the Love My Credit Union Rewards family with an exclusive \$100 cash reward for credit union members! Carvana is the leading e-commerce platform for buying used cars and the fastest-growing used auto retailer in the country.

FIND OUT MORE

**INDIANAPOLIS
317.248.8556**

**TOLL FREE
1.800.556.9268**

**EARN REWARDS FROM EVERYDAY SPENDING
WITH AN IMCU CREDIT CARD!**

**EARN POINTS TO REDEEM FOR CASH BACK,
TRAVEL, MERCHANDISE AND GIFT CARDS!**



FIND OUT MORE **1.9%** APR¹

INTRODUCTORY RATE

CONSIDER AN IMCU LOAN ON YOUR RV OR BOAT



ADVENTURE LOAN
RATES AS LOW AS

3.99% APR^{**}

2020 OR NEWER MODELS

Are you in the market for a boat or RV or have one that you are looking to refinance? Consider IMCU for your Adventure Loan needs!

APPLY NOW

**WHAT WILL YOU DO WITH YOUR
MATURING CERTIFICATE (CD*)?**

Is your credit union Certificate maturing? Are you looking for alternative investment options? Do you need an objective opinion from someone that knows about investments?

Look no further. Indiana Members Investment Services, located at Indiana Members Credit Union, can help you determine what to do with the money from your maturing Certificate. We offer a variety of investment options and provide assistance in helping you determining your financial goals.

With so many investment options available, it's sometimes hard to sort through them all and feel confident in your decision. The objectivity and experience of a professional can help make you feel confident in your decision. Through Indiana Members Investment Services you have access to a variety products and services such as:

Services

- Retirement Planning
- Rollover Education
- Investment Management
- IRA's

Products

- Mutual Funds
- Fixed Annuities
- Stocks and Bonds
- Index and Variable Annuities

Meeting with a financial professional could be beneficial to you when determining where to place the funds from your maturing CD. Please call Indiana Members Investment Services at **317.610.3945** for more information or visit **IMCU.COM** to schedule a no-cost, no-obligation consultation.



Genan Kirby
Financial Advisor,
LPL Financial



Jeff Olbina
Financial Advisor,
LPL Financial



Gregg Perrey
Financial Advisor,
LPL Financial

INDIANA
Members Investment Services

*CDS are FDIC insured to specific limits and offer a fixed rate of return if held to maturity, whereas investing in securities is subject to market risk including loss of principal. 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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