

INDIANA

Members Credit Union

MEMBER NEWSLETTER

JULY 2024

ALL BRANCHES
WILL BE CLOSED
THURSDAY, JULY 4TH
IN OBSERVANCE OF
INDEPENDENCE DAY

NEED EXTRA CASH?

IMCU's Quick Cash Loan is ideal if you need a quick solution for financial emergencies or unexpected expenses

Benefits:

- No credit score check
- Quick application and approval
- Loans up to \$2,000
- 6 - 24 month terms

Apply in Digital Banking.
Select "Quick Cash"
from the navigation bar.

[DETAILS HERE](#)



INDIANAPOLIS
317.248.8556

TOLL FREE
1.800.556.9268

SUMMER BUYING SEASON IS HEATING UP!

Be prepared and get your free
mortgage loan pre-approval today!



IMCU offers a simple process so you can receive fast pre-approval at no charge! Armed with a pre-approval letter from IMCU, your Realtor will have the tools needed to make an offer on the home of your dreams.

There are 3 easy ways to apply for a mortgage loan with IMCU:

Apply Online

Application Process: The application process takes approximately 20 minutes. As a new user, the first step is to register to access to apply online. During the online application process you will be asked to authorize IMCU to obtain your credit report.

Apply In-Person

Stop by any of our IMCU Branches or stop by our Mortgage Services Department and a mortgage loan professional will take your application.

Apply by Telephone

Contact Mortgage Services at 317.817.9700 and you will be connected with a mortgage loan officer.

Indiana Members Credit Union offers a variety of mortgage loan programs to meet your needs. IMCU mortgage experts can provide information about FHA, conventional, fixed, adjustable, jumbo mortgage loan programs, and more.

*Subject to credit approval and mortgage guidelines. Equal Housing Opportunity Lender. NMLS # 402492

HOME EQUITY LINE-OF-CREDIT

30-YEAR
HOME EQUITY
LINE-OF-CREDIT

3.9%
APR*

SPECIAL OFFER



Take advantage of this limited time offer! Use your IMCU Line-of-Credit to enhance your home, take a vacation or pay off some debt! Advance an aggregate of \$10,000 or more from January 15 - July 31, 2024 and receive a special 3.9%APR¹ through December 31, 2024!

[FIND OUT MORE](#)

FOLLOW US!



STAY INFORMED
WITH OUR BLOG!



IMCU.COM

START BUILDING YOUR FINANCIAL FUTURE



Real-World Lessons in Financial Responsibility

With the IMCU Jumpstart Credit Cards¹, young adults can safely build their credit with a low limit.

[APPLY NOW](#)

SIMPLE



Manage card through Digital Banking.

CONTROL



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

BUILD



Good money habits for the future.

GET THE MONEY YOU NEED FOR SCHOOL

Student loans from Indiana Members Credit Union in partnership with Sallie Mae® could help!

Whether you're an undergrad, career training or graduate student, we have loans to meet your needs.

- Competitive interest rates
- Multiple repayment options
- No origination or prepayment penalty



[FIND OUT MORE](#)

CREDIT SCORE AND MORE

Did you know 1 in 3 credit reports have errors? Don't be caught off guard!



Our FREE credit score solution not only lets you review and download your report anytime, anywhere but also dispute errors right within the tool! Don't let mistakes impact your score - enroll now and take control of your credit health!

[FIND OUT MORE](#)

WE CAN HELP WITH YOUR NEXT AUTO LOAN

PURCHASE OR REFINANCE - CHECK WITH US FIRST!

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



AUTO LOAN RATES
AS LOW AS

5.24% APR¹

36 MONTHS
2024 & NEWER MODELS

APPLY NOW

VEHICLE SHOPPING?

Visit our online Auto Buying Center at [IMCU.COM](https://www.imcu.com)

Shop • Research • Get Pre-approved • Purchase

Looking for a lease? Connect with Auto Advisor, Turk Christie at 317.554.3042

LET'S GET STARTED

CONGRATULATIONS TO OUR 2024 SCHOLARSHIP & GRANT RECIPIENTS!

**SEE THE 2024
WINNERS**

CALL TO SERVE

INDIANA 
Members Credit Union

Members interested in serving on the IMCU Board of Directors or Supervisory Committee are encouraged to obtain an application by visiting [IMCU.COM](https://www.imcu.com) and clicking on the Board of Directors link.

Three members will be elected to serve a three-year term on the Board of Directors. One member will be elected to serve on the Supervisory Committee for a three-year term. The Nomination Committee will review all applications and submit a slate of candidates to the Board of Directors. Interested members should follow the instructions at [IMCU.COM](https://www.imcu.com) to submit an application.

The deadline to submit applications is **August 9, 2024**. Volunteers are expected to:

- Attend monthly meetings
- Be willing to serve on subcommittees
- Accept the fiduciary responsibility that is required by service as a board member
- Interact with members in determining membership needs

MEMBER ADDED VALUE



GET YOUR DISCOUNTED TICKETS HERE

Purchase two tickets for the price of one for October 19th.



Scan the QR code to get discounted tickets through August 31, 2024 or stop in your local branch!



INDIANAPOLIS
317.248.8556

TOLL FREE
1.800.556.9268

GIVE YOUR SAVINGS A BOOST WITH A HIGH YIELD MONEY MARKET ACCOUNT

HIGH YIELD MONEY MARKET¹

4.50% APY²

7-MONTH INTRO RATE



DETAILS HERE

RELAX THIS SUMMER



Indiana Members Investment Services is here to help with all your investment needs...

- Rollover Services
- IRA and Roth IRA's
- Mutual Funds, Stocks and Bonds
- Retirement Planning
- Fixed, Variable and Index Annuities

Call for a no-cost, no-obligation appointment today! 317.610.3945

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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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 these 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.

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IMCU.COM