

# INDIANA

Members Credit Union

## MEMBER NEWSLETTER

OCTOBER 2024

BRANCHES WILL BE CLOSED MONDAY, OCTOBER 14TH IN OBSERVANCE OF COLUMBUS DAY

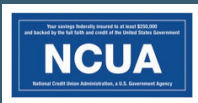
SAVE OVER 30% ON TICKETS TO THE INDIANAPOLIS ZOO!



SEPT. 25 – OCT. 31, 2-7 PM

Activities run Wed. - Sun. Open until 9 PM Fri. - Sat.

[MORE INFO HERE](#)



INDIANAPOLIS  
317.248.8556

TOLL FREE  
1.800.556.9268

## SAVE FOR A HEALTHY TOMORROW WITH A HEALTH SAVINGS ACCOUNT



- No account opening fee
  - No monthly maintenance fee
  - No annual fee
  - HSA Certificates available!
- Boost your future health savings and take advantage of higher dividends and short-term commitment.\*

[GET STARTED](#)

\*Funds may not be used to cover any overdrafts on an HSA checking account while invested in a certificate. Certain restrictions apply. Consult your tax advisor.

## INTERNATIONAL CREDIT UNION DAY

Celebrating 76 Years of People Helping People!  
Join us for treats, prizes and fun at our branches **October 17-19.**

THANK YOU FOR BEING A MEMBER

## DON'T FALL BEHIND WHEN IT COMES TO YOUR INVESTMENTS.



Indiana Members Investment Services is here to offer competitive investment products to fit your individual financial needs. Life events such as retirement, loss of a job, starting a new job, or a death in the family can change your course. We offer personalized advice, proactive communication and periodic reviews of your accounts to make sure that your financial plan doesn't fall behind when life changes happen.

Visit [imcu.com](http://imcu.com) or call 317.610.3945 to schedule a no-cost, no-obligation appointment today!

**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. The LPL Financial registered representative(s) associated with this website may discuss and/or transact business only with residents of the states in which they are properly registered or licensed. No offers may be made or accepted from any resident of any other state.

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STAY INFORMED WITH OUR BLOG!



[IMCU.COM](http://IMCU.COM)

# JUMPSTART CREDIT CARDS: START BUILDING YOUR FINANCIAL FUTURE



## Real-World Lessons in Financial Responsibility

With the IMCU Jumpstart Credit Cards<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.

<sup>1</sup>Membership savings account required. Subject to credit approval.

## YOUTH FINANCIAL EDUCATION



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

## EARN UP TO \$50

when you open a new minor account & complete 10 Actions in SmartStart<sup>1</sup>!

1. Open your child's account online or at a branch.
2. Enroll the account in SmartStart through Digital Banking
3. Complete at least 10 Actions in SmartStart  
(set a budget, complete chores, save money, pay off a loan)

**Already have a minor account? You can still earn \$25 when you enroll in SmartStart and complete at least 10 Actions by Nov. 30th.**

<sup>1</sup>Membership savings account required. Minor accounts only. Valid only 9.16.2024-11.30.2024. \$25 will be deposited at the time of account opening into new minor membership savings account opened between 9.16.2024-11.30.2024. \$25 will be deposited after the new account has been enrolled in SmartStart and ten (10) actions have been completed. "Actions" in SmartStart include any of the following: chore/task completion, save money, create a budget, pay off a loan.



## RENOVATION LOANS

Planning to renovate your home this fall? We're here to provide financing options and guidance to get your project started. Renovation Loans\* provide a convenient & flexible way to manage home improvement by utilizing your first mortgage.

**FIND OUT MORE**

\*Membership savings account required. Subject to credit approval.



# 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.



## 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?

We lease all makes and models and will work with you to find the vehicle you want and a lease that fits your needs.

**Connect with us today!**

Turk Christie, Auto Advisor - 317.554.3042, [tchristie@imcu.com](mailto:tchristie@imcu.com)  
Heather Sparks, Leasing Agent - 317.554.8161, [hsparks@imcu.com](mailto:hsparks@imcu.com)

\*Membership savings account required. Subject to credit approval.



## ELECTION OF CREDIT UNION DIRECTORS

**INDIANA**   
**Members Credit Union**

The Nominating Committee has certified to the Board Secretary three individuals to be slated as candidates for the December 2024 election. The individuals being nominated are Nicholas Kellum, Joseph Schulz, and Ann Schneider.

**Nicholas Kellum**, retired dean and professor, Indiana University School of Physical Education and Tourism Management, Indiana University Purdue University at Indianapolis (now IU Indianapolis). Mr. Kellum has 27 years of service with IMCU.

**Joseph Schulz**, retired director of donor engagement, Bethany Christian Services, previously served as client executive at Renaissance Administration, director of development at the Ronald McDonald House of Indiana, and planned giving officer and manager of corporate giving at Riley Children's Foundation. Schulz has 11 years of service with IMCU.

**Ann Schneider**, attorney with Taylor, Minnette, Schneider & Clutter, P.C., currently serves on the Planned Giving Committee for the Catholic Community Foundation of the Archdiocese of Indianapolis and as a board member of Strides for Sarcoma, Inc. and has previously served on the board for Faith Alliance, Inc. Schneider has been on the Board of IMCU for 1 year.

The Nominating Committee hereby certifies the following individual to be slated as the candidate for the December 2024 election to the Supervisory Committee.

**Nancy Henderson**, retired Vice President of Mortgage Services, Indiana Members Credit Union for 38.5 years.

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](https://www.imcu.com). All petitions must be submitted to the Board Secretary by November 6, 2024. 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.



# INDIANA

## Members Foundation

People Helping People

Indiana Members Foundation endeavors to enrich the lives of those within the communities we serve by supporting charitable activities focused on human services, health and education.



Above: IMCU volunteers partnered with Habitat for Humanity of Monroe County to help a future homeowner's dream of affordable homeownership come true.

**Join the mission!**  
**IMF4KIDS.ORG**

## DISCOUNT FOR MEMBERS!



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

**GET YOUR DISCOUNTED TICKETS HERE**

**INDIANAPOLIS**  
**317.248.8556**

**TOLL FREE**  
**1.800.556.9268**

## SAVE WITH A CERTIFICATE



**DETAILS HERE**

Take advantage of higher dividends and short-term commitment with a certificate<sup>1</sup>! We offer a range of terms to meet a variety of needs.

<sup>1</sup>Membership savings account required. \$1,000 minimum balance requirement. Penalty for early withdrawal.

## FEE CHANGES - EFFECTIVE JANUARY 1, 2025

ITEM	NEW FEE
<b>General Fees</b>	
Cashier's Check Fee	\$6.00
IRA Transfer Fee	\$25.00
Money Order Fee	\$3.00
Non-Member (On-Us) Check Cashing Fee	\$5.00
NSF Check Deposit Fee	\$10.00
Statement Fee (Paper Statement Fee)	\$2.00
Exempt: Under age 18 and over age 70	
Wire Transfer Fees: Wire Out (USA)	\$30.00
<b>Checking Account Fees</b>	
Preferred Checking Fee (under \$2,500 in Preferred Checking)	\$10.00 per month
<b>Savings Account Fees</b>	
Bad Address Fee	\$5.00 per month
Dormant Account Fee	\$5.00 per month (no activity for 12 months, balance less than \$10,000)
Low Balance Fee (under \$2,500 in Money Market at month-end)	\$10.00 per month
<b>Debit &amp; ATM Card Fees</b>	
International Debit Card Transaction Fee	2%
Transactions at non-IMCU, Alliance One & Allpoint Network ATMs: withdraw, transfer, inquiry	\$3.00
<b>Safe Deposit Box Fees</b>	
3 x 5	\$35.00 per year
5 x 5	\$50.00 per year
3 x 10	\$60.00 per year
5 x 10	\$70.00 per year
10 x 10	\$120.00 per year

Send money to your college student with Zelle®.

INDIANA  | 



\*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.

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