Members Credit Union

MEMBER NEWSLETTER

APRIL 2025

DID YOU KNOW? IMCU OFFERS DIGITAL CARDS!



Digital Issuance uses an algorithm that changes each time the card is tapped, for enhanced data protection and security. Tapping is best!

LEARN MORE





INDIANAPOLIS 317.248.8556

TOLL FREE 1.800.556.9268

IMCU MEMBERS DONATE \$10,000 VIA CANCER AWARENESS CARD



(Pictured, Above: Gina Terril, IMCU, with Caroline Symmes Children's Cancer Endowment Teen Board Members.)

IMCU members contributed \$10,000 to Caroline Symmes Children's Cancer Endowment through the IMCU Cancer Awareness Debit Card Program. The IMCU Cancer Awareness Debit Card is our most popular "Choose your Charity" community giveback card and provides members an opportunity to support a different cancer-related organization each year. A portion of each signature transaction made with this card is donated to that organization (up to \$10,000 annually). Caroline Symmes Children's Cancer Endowment was recently presented a check for \$10,000 as the 2024-25 member-nominated recipient.

STRIDES FOR SARCOMA IS THE 2025-26 RECIPIENT



Strides for Sarcoma is a 501(c)(3) Nonprofit Organization with the goal to raise research the bone and connective tissue. We are dedicated to making a difference in the lives of those affected by sarcoma. By contributing to Strides for Sarcoma, you become part of a collective effort to make a positive change in the lives of pediatric sarcoma patients. We believe with your help, we can get one step closer to finding a cure!



Visit your local branch today to obtain this special debit card ready for immediate use.

SUPPORT YOUR CAUSE WITH EVERY SIGNATURE TRANSACTION YOU MAKE ON GIVEBACK CARDS



We're very proud of the partnerships Indiana Members Credit Union has established with organizations and causes in the communities we serve. They're doing great work to make Indiana an even better place to live and work, and we're happy to show our support.

That's why we've created an easy way for you to not only show your support, but also make regular contributions. It's our Affinity Debit Card program! With IMCU accounts, you're eligible for a free debit card -- and you have the option to choose from a long list of affinity cards branded to your favorite organizations. Many of those cards are what we call giveback cards. That means every time you use the

card to make a signature transaction, we donate to the cause.

CONTINUE READING

COMING UP SHORT THIS YEAR? WE CAN HELP



Ouick Cash Loans: Funding in under 60 seconds with no credit check.

- No credit score check
- Loans up to \$2,000
- 6-24 Month Terms
- No pre-payment penalty
- Must have checking and direct deposit through IMCU

MORE INFO

FOLLOW US!







STAY INFORMED (WITH OUR BLOG!

IMCU.COM

BEST TYPE OF MORTGAGE LOAN FOR FIRST TIME HOME BUYERS

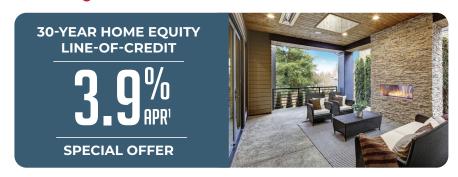


Picture this: after many years of renting, you've finally received the key to your first home. That's right—now you can paint the walls, put up as many pictures as you want, refinish the hardwood floors, or just simply enjoy a space that actually belongs to you! Purchasing a new home is an exhilarating experience that marks a significant milestone in life, especially if it's your first house. The process is filled with anticipation and dreams as you explore neighborhoods, imagine parties in your living room, and visualize a space that reflects your personality.

But purchasing your first home isn't always an easy journey, especially when it comes to the financial side. There are many different types of mortgage loans, and it can be difficult to understand what your options are, how to qualify for them, and, ultimately, which one you should select.

CONTINUE READING

HOME EQUITY LINE-OF-CREDIT SPECIAL OFFER



Use your home equity line-of-credit to enhance your home, take a vacation, or pay off some debt! Advance an aggregate of \$10,000 or more January 15th through July 31st, and receive a special 3.9% APR¹ through December 31st, 2025!

LET'S GET STARTED



Exclusive Discounts on Tax Prep.

And get a chance to win \$10,000.







IS YOUR CONTACT INFORMATION UP TO DATE?

It's important to keep your contact information updated to ensure you receive all communications regarding your account with Indiana Members Credit Union.

To confirm and update your mailing address and/or email, you have the following options: Digital Banking: Log in to Digital Banking, select "Settings," then "Update Contact Info," choose the appropriate account, and make the necessary changes.

Branch Visit: Visit any IMCU branch in person with your Driver's License or Government Issued Identification.

Member Services: Call Member Services at 317.248.8556 or 800.556.9268.

If you have any questions about your account or need assistance updating your mailing address or email, please contact Member Services at 317.248.8556 or 800.556.9268.



Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

The types of personal information we collect and share depend on the product or service you have with us. This information

 Social Security number and account balances Credit histories and credit scores • Employment information and income When you are no longer our member, we continue to share your information as described in this notice.

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Indiana Members Credit Union chooses to share; and whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does IMCU Share This Information?	Can You Limit This Sharing?
For our everyday business purposes such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes—to offer you our products and services	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes—information about your creditworthiness	No	We don't share
For non affiliates to market to you	No	We don't share

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

We collect your personal information, for example, when you:

• Open an account or give us your income information • Apply for financing or give us your contact information • Show us your driver's license

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes—information about your creditworthiness
- Affiliates from using your information to market to you
- · Sharing for non affiliates to market to you

State law and individual companies may give you additional rights to limit sharing.

Affiliates—Companies related by common ownership or control. They can be financial and nonfinancial companies. Indiana Members Credit Union has no affiliates.

Non affiliates—Companies not related by common ownership or control. They can be financial and nonfinancial companies. Indiana Members Credit Union does not share with our non affiliates so they can market to you.

Joint Marketing—A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Our joint marketing partners include insurance companies.

Ouestions? Please call 1-800-556-9268 or go to imcu.com

SEND AND RECEIVE MONEY WITH ZELLE®

- **1.** Log into the Indiana Members Credit Union app.
- 2. In the main menu, select "Transfers", then "Send money with Zelle®."
- **3.** Enroll your email address or U.S. mobile number.
- **4.** You're ready to start sending and receiving money with Zelle®.

MORE INFO

ACCEPTING GRANT APPLICATIONS THROUGH APRIL 15

Mike & Marti Ney People Helping People Grant

Assist nonprofit organizations in the communities served by IMCU that focus on human services, health and education

Terry Renick Legacy Golf Grant

Assist a high school in a community served by Indiana Members Credit Union annually with its golf program

Joan Wolfe Legacy for the Arts Grant

Assist schools and community organizations that help children to achieve success in learning through the arts

APPLY HERE

INDIANA =

Members Foundation

INDIANAPOLIS 317.248.8556

TOLL FREE 1.800.556.9268

CONSIDER IMCU FOR YOUR NEXT AUTO LOAN



Refinance your auto loan for a lower payment or no payment for 90 days!

SAVE WITH A CERTIFICATE

9-MONTH

4.65%
CERTIFICATE SPECIAL



Take advantage of higher dividends and short-term commitment with a certificate.

INTRODUCING JOE WALTERMANN TO INDIANA MEMBERS INVESTMENT SERVICES

Indiana Members Investment Services is excited to announce Joe Waltermann to the team! Joe has been a financial professional for 30 years and comes to us with the knowledge and expertise to provide you with the best possible service. We know Joe will be a great asset to our program and he is excited to help Indiana Members Investment Services Clients with their financial journey offering products and services such as:

- Rollover Options
- Mutual Funds
- Retirement Planning
- Annuities
- IRAs
- Wealth Management

INDIANA ______ Members Investment Services

Contact Indiana Members Investment Services to schedule a no-cost, no-obligation appointment today! 317.610.3945

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

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

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.