

INDIANA

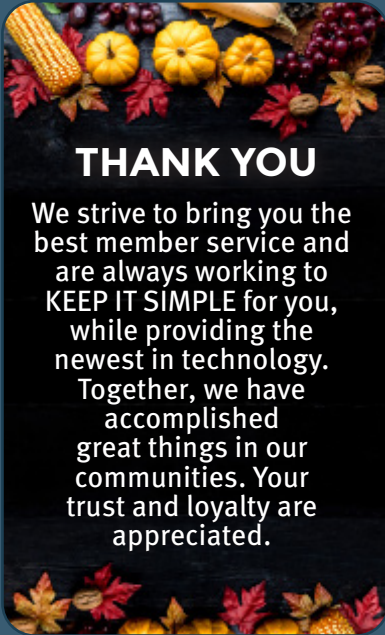
Members Credit Union

Keeping It Simple

MEMBER NEWSLETTER

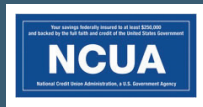
NOVEMBER 2022

Branches will be closed Friday, November 11, in observation of Veterans Day, and Thursday, November 24, 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



Congratulations on your retirement, Ron!

Join us as we celebrate CEO Ron Collier's 37 years of service to IMCU members, employees and board. Ron will be retiring in December. His commitment, vision, and direction have led IMCU to what it is today. Congratulations, and THANK YOU, Ron!

GROW WITH IMCU

PARENTS: ENROLL YOUR CHILD IN SMARTSTART, A MOBILE BANKING SOLUTION FOR KIDS AND TEENS



At IMCU, we are all about finding new ways to unlock our young members' potential. SmartStart is a new feature for parents, kids and teens on the IMCU mobile app. Our solution provides hands-on financial education and 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 the existing IMCU mobile app. Visit your nearest branch, or [IMCU.COM](https://www.imcu.com) to learn more!



SMARTSTART
EARN & LEARN

FIND OUT MORE



Allowance



Teach Budgeting



Cash For Chores



Card Controls



Workflows



Paid for Grades



Parental Loans

JUMPSTART CREDIT CARDS: REAL-WORLD LESSONS IN FINANCIAL RESPONSIBILITY

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



LET'S GET STARTED

SIMPLE



Manage card through Digital Banking.

CONTROL



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

BUILD



Good money habits for the future.

No annual fee! Get rewarded for on-time payments! Double Reward Points! Earn double rewards in the first 12 months when you make payments on time!

IMCU IS A PROUD PARTNER OF THE 22ND ANNUAL WRTV TOY DRIVE

IMCU is collecting new, unwrapped toys at Central Indiana branches, November 11 - December 7.



FOLLOW US!



STAY INFORMED WITH OUR BLOG!



IMCU.COM

IMCU WILL BE ACCEPTING SCHOLARSHIP APPLICATIONS
STARTING JAN. 1, 2023
imf4kids.org



LOOKING FOR A STUDENT LOAN?

We can help you get the student loan you need regardless of where you are in your education journey.

VISIT OUR STUDENT LOAN CENTER FOR MORE INFORMATION



LOW RATES ON AUTO LOANS

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

APPLY NOW

AUTO LOAN RATES AS LOW AS

3.99% APR*

2020 & NEWER MODELS PURCHASE OR REFINANCE



MOVING? GET REWARDED!
 Now through January 15, 2023 win \$1,500 on top of your HomeAdvantage Rewards!



apply. register. reward.

Register for our HomeAdvantage program (it's a great, no-cost member benefit) and you'll have access to powerful online tools to search for homes, research neighborhoods, find a local real estate agent and more! There are over 850 real estate agents in our national network.

When you work with an agent in our HomeAdvantage network, you'll earn Rewards when you close. Buy and sell a home and you can earn two Rewards!

START GETTING REWARDED TODAY!

ADVENTURE LOANS



Are you in the market for a boat or RV or have one that you are looking to refinance?

APPLY NOW

CONSIDERING 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. With our network of dealers and volume purchasing power, we will save you time and money on your next lease. No down payment required!

LET'S GET STARTED

MEMBER OFFER: UP TO 35% OFF

Credit Report and Identity Theft Monitoring



MORE INFO

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1.800.556.9268

WHAT IS A FIXED ANNUITY?

If you are currently retired, nearing retirement, or unhappy with current CD rates and looking for growth potential with protection from market declines, a fixed annuity may be something to consider for a portion of your retirement assets. A fixed annuity is an insurance product that protect against loss, and offer fixed rates of return.

- A fixed annuity is generally tax deferred.
- Rates are often higher than a CD.
- It can be customized to fit your needs.
- Offered by licensed and regulated insurance companies.
- Guaranteed income for life depending on option selected.
- Death benefit can pass directly to designated beneficiary avoiding potential delays and probate costs.
- CD's are FDIC insured to specific limits and offer a fixed rate of return if held to maturity. Annuities are not FDIC insured. Annuities are long-term, tax-deferred investments vehicles designed for retirement purposes. Gains from tax-deferred investments are taxable as ordinary income upon withdrawal. Withdrawals made prior to age 59 1/2 are subject to 10% IRS penalty tax. Surrender charges may apply. Guarantees are based on the claims paying ability of the issuing insurance company.

To find out if a fixed annuity is right for you, call Indiana Members Investment Services and speak with one of our financial professionals 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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