

# INDIANA

## Members Credit Union

Keeping It Simple

### MEMBER NEWSLETTER

JUNE 2021

#### WELCOME

### MEMBERS CHOICE FEDERAL CREDIT UNION MEMBERS

Exciting news! IMCU completed its merger with Members Choice Federal Credit Union on Tuesday, June 1, 2021. The merger will expand IMCU's banking services to the Bloomington area!

[LEARN MORE](#)

### NEWBURGH BRANCH COMING SOON!

8941 Bellmoore Dr., Newburgh



Watch for announcements on the grand opening!



INDIANAPOLIS  
317.248.8556

TOLL FREE  
1.800.556.9268

## KEEPING YOUR HOME UPDATED MAKES MONEY SENSE



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. For example, a home's kitchen may be attractive, but the appliances and color choices reflect what was popular two decades ago. When prospective buyers see the kitchen, they know they're going to have to invest time and money..

*(...Continue reading on our blog.)*

## INTRODUCING: MANUFACTURED HOME LOANS



AN IMMEDIATE AND AFFORDABLE HOUSING OPTION WITH DOWN PAYMENT FLEXIBILITY

Manufactured home loans traditionally require less of a down payment. Receive a loan up to 95% of the home's value on a primary home and 90% on a second home.

FLEXIBLE MINIMUM FICO SCORE  
Scores as low as 620 accepted.

**LET'S GET STARTED**

AVAILABLE ON FIRST OR SECOND HOMES  
GIFT FUNDS ARE ACCEPTED FOR DOWN PAYMENT

## RING IN YOUR NEW HOME!

HomeAdvantage® can help you search, buy, sell and save on your next real estate transaction! Use it to find the home of your dreams, sell your existing home, research the market, connect with a top local agent, and save money at closing! All this is available to you, at no cost.



### HOMEAdvantage®

Register for Home Advantage<sup>1</sup> between June 1st and July 31st and be entered to win<sup>2</sup> a Ring Doorbell System!



## BIG HOME IMPROVEMENT PROJECT? CONSIDER A HOME EQUITY LINE-OF CREDIT



INTRO RATE

**1.9%**  
APR\*

180 DAYS

**Apply Now! Click here, or visit your local branch for details.**

STAY INFORMED! JOIN US ON FACEBOOK AND TWITTER



FOLLOW OUR BLOG AT  
[indianamemberscreditunion.wordpress.com](http://indianamemberscreditunion.wordpress.com)

IMCU.COM

# INDIANA

## Members Foundation

People Helping People



### ANNUAL GOLF OUTING

June 23, 2021

Valle Vista, Greenwood

8:00 am - Registration, Breakfast

9:00 am - Shotgun Start - Florida Scramble

19th Hole Recognition Dinner following golf

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

Foursomes and Sponsorships still available!

For more details, visit [IMF4KIDS.ORG](http://IMF4KIDS.ORG)

### EARN REWARDS WITH AN IMCU CREDIT CARD!

1.9%APR\* LOW INTRODUCTORY RATE FOR 12 MONTHS



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

**APPLY NOW**

TOP WORK PLACES 2020

INDYSTAR PART OF THE USA TODAY NETWORK

INDIANAPOLIS

317.248.8556

TOLL FREE

1.800.556.9268

## AUTO LOANS

AUTO LOAN RATES AS LOW AS

# 1.99% APR\*

2019-2021 MODELS



Refinance to lower your auto loan payment from another financial institution. No payment for 90 days!

[Click here to get started on your auto loan!](#)

### WE OFFER LEASING!

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.

[VISIT IMCU.COM](http://VISITIMCU.COM) TO GET STARTED

### VEHICLE SHOPPING?

Visit our online [Auto Buying Center](#) Shop • Research Get Pre-approved • Purchase Connect with Auto Advisor, Brent Wolfcale at 317.814.2409

[VISIT IMCU.COM](http://VISITIMCU.COM) TO GET STARTED

### LET'S EXPLORE MORE WAYS TO GROW YOUR MONEY.



- 401(K) Rollovers\*
- 403(B) Rollovers
- Pension Rollovers
- Traditional IRA
- Roth IRA

Work with one of our investment advisors today to help you reach your financial goals and find the path that's right for you.

Connect with an advisor today!  
317.610.3945



Genan Kirby  
Financial Advisor



Jeff Olbina  
Financial Advisor



Gregg Perrey  
Financial Advisor

**INDIANA** Members Investment Services

\*Prior to requesting a rollover from your employer sponsored retirement account to an Individual Retirement Account (IRA), you should consider whether the rollover is suitable for you. There may be important differences in features, costs, services, withdrawal options and other important aspects between your employer sponsored retirement account and an IRA. Representatives are registered, securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, which is not an affiliate of the credit union. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution. FR-3588800.1-0521-0623

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