

INDIANA

Members Credit Union

MEMBER NEWSLETTER

APRIL 2024

ALL BRANCHES WILL BE CLOSING MONDAY, APRIL 8, 2024 AT 12 p.m. FOR MEMBERS & EMPLOYEES TO ENJOY THE SOLAR ECLIPSE

ITM TIP:

ITMs can be activated by touching the screen for a live teller and entering your IMCU account number. A debit card is NOT required.

ITM Hours:

Mon. - Fri.: 8 a.m. - 7 p.m. EST
Sat.: 9 a.m. - 1 p.m. EST



INDIANAPOLIS
317.248.8556

TOLL FREE
1.800.556.9268

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



IMCU members contributed \$10,000 to Project 44 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). Project 44 was recently presented a check for \$10,000 as the 2023-24 member-nominated recipient.

(Pictured: Thorpe Miller, IMCU, with Project 44 Board Members: Krissi Edgington, Lauren Houldsworth, Adam Krupp, Samantha Smith, Graham Honaker, and Christina Fugate.)

CAROLINE SYMMES CHILDREN'S CANCER ENDOWMENT IS THE 2024-25 RECIPIENT

Caroline Symmes

CHILDREN'S CANCER ENDOWMENT



Funding Research. Finding Hope.

Caroline Symmes was 5 years old when cancer ended her life. Out of her tragedy, this foundation was born to fund research and inspire hope in future pediatric patients and their families.



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 GIVE-BACK 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 give-back cards. That means every time you use the

card to make a signature transaction, we donate to the cause. [\(Continue reading here.\)](#)

NEW! QUICK CASH LOANS

This 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

[MORE INFO](#)

Apply today by logging in to Digital Banking and selecting "Quick Cash" from the navigation bar.



*Membership checking account and net direct deposit required. Available in Digital Banking. Must be an existing member for 90 days or more and at least 18 years of age. Eligibility for Primary Account holder only. Must be current on existing loans. One Quick Cash loan at a time.

FOLLOW US!



STAY INFORMED WITH OUR BLOG!



IMCU.COM

NOMINATE YOUR FAVORITE NURSE OR TEACHER

Ten winners will be selected for going above and beyond in giving back to their community.
Five nurses and five teachers will win a \$500 IMCU MasterCard® Gift Card!*

The deadline for nominations is April 19th.



[NOMINATE HERE](#)

*Prizes will be awarded as IMCU MasterCard® Gift Cards. Winners will be selected by committee which will determine the winners. The committee's selection of winners will be final.

HOW IMCU CAN HELP WITH YOUR HOME BUYING/SELLING

HOMEAdvantage®



Search, Buy, Sell, Save your time and money with our Home Advantage program. Search for one of the top professional real estate agents to help find the home of your dreams.

This easy to use app can help save hundreds with options to fit your real estate needs.

[MORE INFO](#)

HOME EQUITY LINE-OF-CREDIT

30-YEAR
HOME EQUITY
LINE-OF-CREDIT

3.9%
APR¹

SPECIAL OFFER



[APPLY HERE](#)

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 from January 15th - July 31st, and receive a special 3.9% APR¹ through December 31st, 2024!

NEW MEMBER SURVEYS



To provide you with even better products and services, Indiana Members Credit Union will be asking for your feedback in the very near future. In April, via random selection, we will start inviting members to take a short survey that will allow us to gather membership input. The survey will provide us with valuable information and allow us to identify areas where we can better serve you. Our goal is to simply make your experience with us an even better one. The Medallia survey invitation will come to you by email. The email invitation will reference “Indiana Members Credit Union” in the sender, and will link you

to the online survey which takes less than five minutes to complete. Members may be asked to complete anywhere from one to four surveys per year, but never more than once per quarter.

We want to assure you that Indiana Members Credit Union is very protective of your private information. You will not be asked to provide any personal or account information in a survey conducted by Indiana Members Credit Union or our highly secure partners. You will also be provided with a method to opt-out of the surveys but still receive other forms of valuable communication.

Your total satisfaction is important to us. We’d like to thank you in advance for your loyal commitment to building a great experience at Indiana Members Credit Union. We look forward to receiving your input and will provide occasional updates regarding changes we’ve made based on feedback.



Privacy Notice

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 can include:

- 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.

Definitions:

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.

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

GRANT APPLICATIONS NOW OPEN

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 high schools in communities 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

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!

MORE INFO

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317.248.8556

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Member Perk. File Today and Save Big!



File by 4/15

CLICK HERE FOR DISCOUNTS

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

INDIANA Members Investment Services

Indiana Members Investment Services is here to help you pursue your financial goals no matter where you are starting and will be there to guide you during all life's big moments. With access to a variety of products and services we can formulate a plan that is custom to your individual needs.

- Fixed, Variable and Index Annuities
- Rollover Services for 401(k), 403(b), and pension plans etc.
- IRAs (Individual retirement accounts) and Roth IRAs
- Retirement services
- Wealth Management
- Mutual Funds

Call Indiana Members Investment Services to schedule a no-cost, no-obligation consultation today! 317.610.3945 or visit us on-line at IMCU.com.



Genan Kirby
Financial Advisor



Jeff Olbina
Financial Advisor



Gregg Perrey
Financial Advisor

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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