

# INDIANA

## Members Credit Union

Keeping It Simple

### MEMBER NEWSLETTER

AUGUST 2024

### NEED EXTRA CASH FOR BACK-TO-SCHOOL EXPENSES?

A Quick-Cash Loan from IMCU can help!



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](#)



INDIANAPOLIS  
317.248.8556

TOLL FREE  
1.800.556.9268

## SHOULD AN 18-YEAR-OLD GET A CREDIT CARD TO BUILD CREDIT?



While it's not something that's extensively taught in most school systems, financial education for youth provides an important foundation for future adults. That being said, many parents don't know where to start. This, of course, isn't altogether surprising when you consider that the mere thought of "building credit" can be intimidating and confusing—even for adults!...[CONTINUE READING HERE](#)

## YOUTH FINANCIAL EDUCATION



**SMARTSTART**  
EARN & LEARN

Take advantage of IMCU's financial education tool, SmartStart, a mobile banking solution that teaches your child to budget, save and earn!



1. Don't have a minor account? Open your child's account online or at a branch.
2. Enroll the account in SmartStart through Digital Banking
3. Earn trophies by taking an action in SmartStart (set a budget, complete chores, save money, pay off a loan)

[GET STARTED](#)

## GET THE MONEY YOU NEED FOR SCHOOL

Student loans from Indiana Members Credit Union in partnership with Sallie Mae® could help!

Whether you're an undergrad, career training or graduate student, we have loans to meet your needs.

- Competitive interest rates
- Multiple repayment options
- No origination or prepayment penalty



[MORE INFO](#)

## CERTIFICATE SPECIALS



[DETAILS HERE](#)

### 7 - MONTH

5.08% Dividend Rate

5.20% Annual Percentage Yield<sup>1</sup>

### 13 - MONTH

4.89% Dividend Rate

5.00% Annual Percentage Yield<sup>2</sup>

### 25 - MONTH

4.41% Dividend Rate

4.50% Annual Percentage Yield<sup>3</sup>

FOLLOW US!



STAY INFORMED WITH OUR BLOG!



IMCU.COM

**MEMBER ADDED  
VALUE**



**INDIANAPOLIS  
ZOO**



**GET YOUR MEMBER  
DISCOUNT INFO HERE**



Scan the QR code to get discounted tickets through August 31, 2024 or stop in your local branch!



**INDIANA**  
**Members Foundation**  
*People Helping People*

**THANK YOU**

Over \$30,000 was raised at our Annual Indiana Members Charity Golf Outing in July! These funds help communities served by IMCU.

**MORE DETAILS**

**INDIANAPOLIS**  
**317.248.8556**

**TOLL FREE**  
**1.800.556.9268**

**CONSOLIDATE DEBT AND SAVE**



HOME EQUITY

**3.9%  
APR\***

LINE-OF-CREDIT

**GET STARTED**

**HIGH YIELD MONEY MARKET<sup>1</sup>**

7-MONTH  
INTRO RATE  
**4.50%  
APY<sup>2</sup>**  
NEW MONEY ONLY



**FIND OUT MORE**

**401(k)? YOU HAVE CHOICES!**



According to the Bureau of Labor Statistics a person has an average of 12 jobs in their lifetime. So, what do you do with your old 401(k) plan? Indiana Members Investment Services can work with you to go over your options.

1. Leave the money in your old employers plan
2. Roll it over to your new employers plan
3. Roll it into an IRA
4. Cash it out

There are advantages and disadvantages to each option. A financial advisor will help by answering any questions you may have, allowing you to make a decision that aligns with your personal goals and preferences. Whether you recently left a job or just retired from one, Indiana Members Investment Services can guide you through the necessary steps.

**Call 317.610.3945 or visit [imcu.com](http://imcu.com) to connect with a financial advisor today!**

**\*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 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.