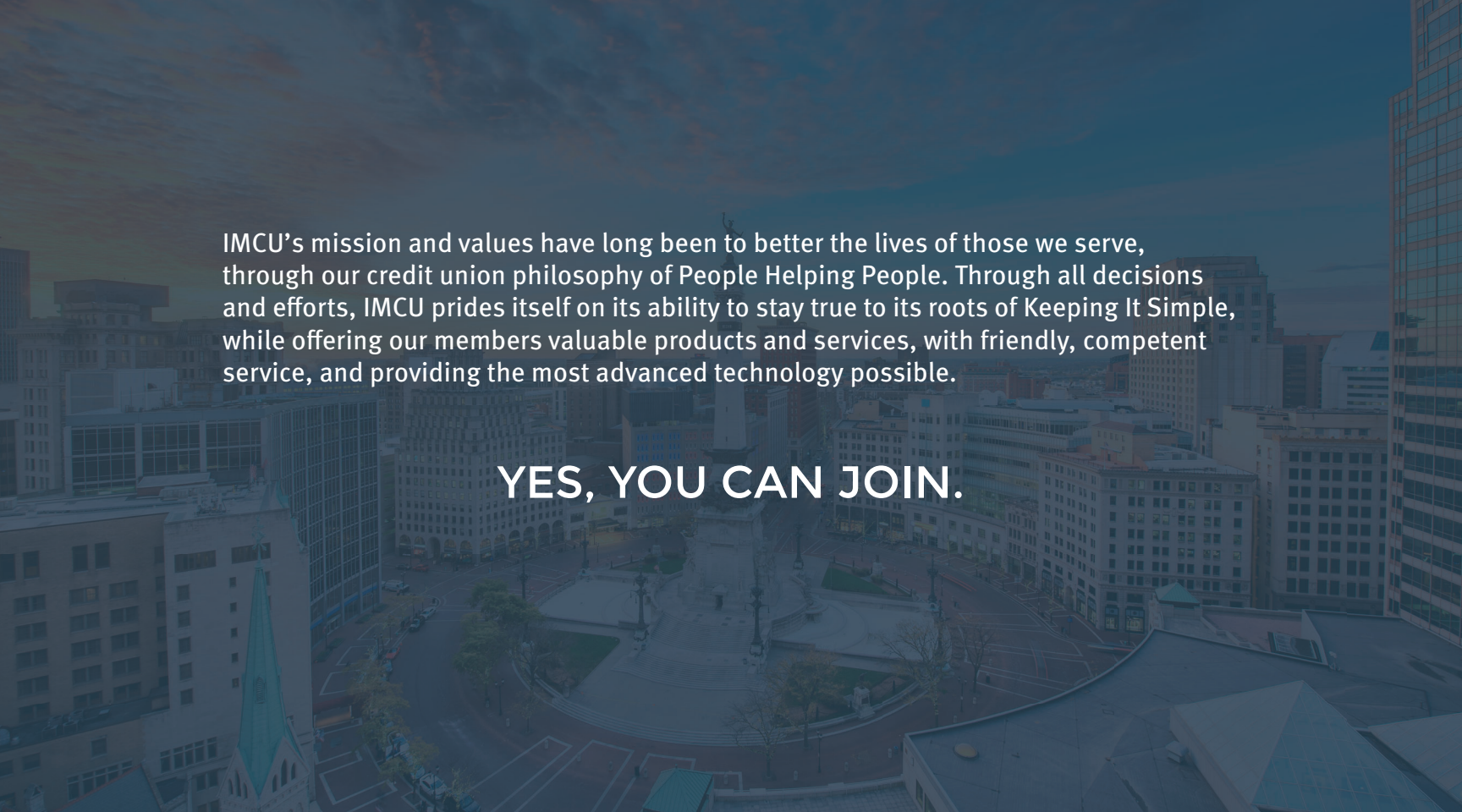




WELCOME TO
OUR FAMILY.

INDIANA 
Members Credit Union

An aerial, high-angle view of a city square, likely in Denver, Colorado, featuring a central monument with a statue on top. The square is surrounded by various city buildings, including a prominent church with a green steeple on the left. The sky is a mix of blue and orange, suggesting a sunset or sunrise. The overall image has a semi-transparent dark blue overlay.

IMCU's mission and values have long been to better the lives of those we serve, through our credit union philosophy of People Helping People. Through all decisions and efforts, IMCU prides itself on its ability to stay true to its roots of Keeping It Simple, while offering our members valuable products and services, with friendly, competent service, and providing the most advanced technology possible.

YES, YOU CAN JOIN.

WE ARE PEOPLE HELPING PEOPLE.



BACKPACKS + SUPPLIES

59,000+ Backpacks
1,061,400+ School supplies



SCHOOL UNIFORMS

3,800+
Polo shirts, khaki pants, belts,
socks & shoes



CANVAS FOR A CAUSE

\$77,583
Helped over 86 organizations



BOOKS

3,000+
Salvation Army's Ruth Lilly
Women & Children's Center



CONTRIBUTIONS

\$600,000+ since 2015
Hospital and academic donations
through events and affinity debit
card give-backs



SCHOLARSHIPS

\$178,500



GRANTS

\$100,861



FRIDAY JEAN DONATIONS

\$79,733 in monetary donations
25.6 Tons of food
27,047 miscellaneous items
143+ organizations helped



LUNCHES SERVED

Monthly for 4 Years
Ronald McDonald House
for patients of families at
Riley Hospital



AFFINITY GIVE-BACK

39+ SCHOOLS + ORGANIZATIONS
Debit cards that generate
contributions and benefit a cause
you care about



LIKE A BANK, BUT BETTER. WE'RE COMMITTED TO YOU.

WE SUPPORT FINANCIAL WELLNESS.

We strive to provide a full range of low-cost financial products and services, convenient locations, and outstanding member service. Our seminar series is an extension of this commitment. Experts from various areas of the Credit Union provide on-site and online educational seminars on key financial topics for members and companies.

- CREDIT MANAGEMENT
- NAVIGATING MORTGAGES
- BUDGETING / MONEY MANAGEMENT
- BASICS OF INVESTING
- RETIREMENT PLANNING

AND MORE...

WE OFFER DEPOSIT PRODUCTS.

CHECKING

FREE CONSUMER CHECKING¹

- Unlimited transactions
- No minimum balance / no monthly fee
- Access to over 60,000+ surcharge-free ATMs worldwide
- Instant issue debit card
- eStatements

AFFINITY DEBIT CARDS

Show support or give back on each signature transaction with an instant-issue Affinity Debit Card.

COMMERCIAL CHECKING OPTIONS¹

From small to large, we offer a variety of solutions to meet all business needs.

¹Membership savings account required.

SAVINGS

MEMBERSHIP SAVINGS

\$5 initial deposit, no monthly fee, access to free online banking, ATMs, eStatements and more.

YOUTH SAVINGS

Requires no monthly fee and can be set up with as little as \$5 with direct deposit.

MONEY MARKET

Provides a higher rate of return with a minimum balance of \$2,500 and no fees.

CERTIFICATES

Take advantage of higher dividends and short-term commitment with the option to transfer your earnings or compound and earn more.

IRAs

Work towards your retirement goals in a safe and secure way with rollover assistance.

- Roth IRA, Traditional IRA, Coverdell Education Savings

ADDITIONAL SERVICES

OVERDRAFT PROTECTION

Link to another account or line-of-credit.

COURTESY PAY

We will cover up to \$500 if you do not have enough funds in your overdraft accounts to cover a transaction¹.

¹Subject to credit approval. ²Daily deposit limit of \$2,500.



WE'RE HERE TO HELP YOU ACHIEVE YOUR DREAMS.

WE OFFER LOANS.

AUTO LOANS (REFINANCE & NEW)

- Up to 90 days until first payment
- Range of terms
- GAP and warranty insurance options available

MORTGAGES

- Fixed and adjustable rates
- FHA/VA/USDA
- Specialty loans
 - Jumbo
 - Construction
 - Renovation
 - No private mortgage insurance
 - Piggyback
 - First Time Home Buyer

HOME EQUITY LINE-OF-CREDIT

Low intro rate!

COMMERCIAL LOANS

AND MORE...



MORE REWARDS. MORE POSSIBILITIES.

EARN REWARDS & REDEEM FOR CASH BACK,
TRAVEL, GIFT CARDS OR MERCHANDISE.

WE OFFER CREDIT CARDS.



WORLD PREMIER MASTERCARD®

Earn 1.5 points for every \$1 spent
No membership fee
1.90% intro rate for 12 months¹



PREMIER REWARDS+ MASTERCARD®

Earn 1 point for every \$1 spent
No membership fee
1.90% intro rate for 12 months¹



PREMIER ADVANTAGE MASTERCARD®

Lower rate
No membership fee
1.90% intro rate for 12 months¹



PREMIER REWARDS+ JUMPSTART MASTERCARD®

Earn 1 point for every \$1 spent
No membership fee
1.90% intro rate for 12 months¹



PREMIER ADVANTAGE JUMPSTART MASTERCARD®

Lower rate
No membership fee
1.90% intro rate for 12 months¹

¹Annual Percentage Rate (APR) for Purchases 1.90% APR. Introductory APR for 12 months from account opening. After that, your APR will be at 7.74%-21.00% based on creditworthiness. This APR will vary with the market based on prime rate. APR for balance transfers- 1.90% introductory rate for a period of 12 billing cycles. After that, APR will be 7.74%-21.00% APR based on creditworthiness. This APR will vary with the market based on prime rate. APR for cash advances- 7.74%-21.00%, when you open your account based on creditworthiness. This APR will vary with the market based on prime rate. ²A Finance Charge will be imposed on Credit Purchases only if you elect not to pay the entire New Balance shown on your monthly statement for the previous billing cycle within 25 days from the closing date of that statement. If you elect not to pay the entire New Balance shown on your previous monthly statement within that 25-day period, a Finance Charge will be imposed on the unpaid average daily balance of such Credit Purchases from the previous statement closing date and on new Credit Purchases from the date of posting to your account during the current billing cycle, and will continue to accrue until the closing date of the billing cycle proceeding the date of which the entire new balance is paid in full or until the date of payment if more than 25 days from the closing date. How to Avoid Paying Interest on Purchases- Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. The Finance Charge for a billing cycle is computed by applying the monthly Periodic Rate to the average daily balance of Credit Purchases which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of credit purchases is determined by adding to the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle, any new Credit Purchases posted to your account, and subtracting any payments as received and credits as posted to your account, but excluding any unpaid Finance Charges. Residents of Illinois may contact the Commissioner of Banks and Trust for Comparative Information on interest rates, charges, fees and grace periods. State of Illinois - CIP, P.O. Box 10181, Springfield, Illinois 62791; 800.634.5452 /10



GET ON THE ROAD. SAVE TIME AND MONEY.

WE OFFER AUTO BUYING RESOURCES.

AUTO LEASING PROGRAM

- We lease all makes and models
- Work with IMCU directly
- No down payment or security deposit required
- Lower your monthly payment as much as 40%¹
- Guaranteed future value at lease-end
- Automatic and bi-weekly payments available
- Compare rate vs. rebate

AUTO ADVISOR

Looking for a new car? IMCU offers an Auto Advisor Program to assist you in locating the vehicle you are searching for at a no haggle price. Your auto advisor will help you buy or lease your next vehicle.

¹Subject to credit approval.



WE HAVE YOUR FUTURE IN MIND.

WE OFFER INVESTMENTS.

¹Indiana Members Investment Services Advisors are registered representatives of CUNA Brokerage Services, Inc. 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. CUNA Brokerage Services, Inc. is a registered broker/dealer in all fifty States of the United States of America. (FR-3206177.1-0820-0922)

Offering quality member service from people you know, at a financial institution you have confidence in.

Available through CUNA Brokerage Services, Inc., the financial advisors here at Indiana Members Credit Union are dedicated career professionals who were carefully selected and can work with you to help achieve your personal financial goals.¹

To contact our experienced financial advisors, please call 317.610.3945

INVESTMENT PRODUCTS

- Mutual funds
- Bonds
- Stocks
- Annuities (fixed interest, index, variable)

INVESTMENT SERVICES

- Retirement services
- Education planning
- Financial management



CONVENIENT ACCESS TO YOUR ACCOUNTS.

WE OFFER SIMPLER BANKING.

ONLINE BANKING

Manage your finances from anywhere. View balances, transfer funds, download e-Statements, access Bill Pay, and sign up for alerts to stay informed about account activity.

MOBILE BANKING

Latest, innovative technology offering mobile deposit¹, person to person transfers, Member 2 Member, card payments and much more. Commercial members can conveniently deposit checks remotely via a desktop scanner.²

NICKNAME ACCOUNTS



Personalize your account for easy identification.

CARD FEATURES



More control with real-time alerts and payment options.

TRANSFERS



Move your money when you need it.

APPLY FOR A LOAN



Apply easily while on the go.

LIVE CHAT



Get real-time support. We're here.

¹Daily deposit limit of \$2,500. ²Restrictions apply. Subject to underwriting guidelines and approval.

INTERACTIVE TELLER MACHINES

Interactive Teller Machines (ITMs) are available at select IMCU branch drive-thrus. ITMs allow members to see and speak with a live teller as they process their transaction during branch hours, transforming the drive-thru experience and providing more personalized member service.

ITM FUNCTIONS

- Deposits and withdrawals
- Check cashing
- Transfers
- Payments
- Non-member check cashing



WE'RE HERE TO SERVE YOU.



60,000+

Surcharge-free
ATMs Worldwide



33 + growing

Central and Southern
Indiana Branches

FOLLOW US



CONTACT US

317.248.8556 | 800.556.9268

members@imcu.com

INDIANA 
Members Credit Union
Keeping It Simple

IMCU.COM

