

# *Keeping It Simple* Member Newsletter February 2012

## ❄️ WINTER USED CAR SALE ❄️

Saturday, February 18, 2012 • 9 am - 1 pm

Southside Location: 5023 Madison Ave.  
Just south of I-465 and Thompson Rd.



The rate, for these cars only, is as low as:

# 2.9% APR\*

The sale includes credit union owned and previously leased vehicles with special pricing and lease options.

\*Subject to credit approval. Equal opportunity lender. Rate is effective 2/18/2012 for vehicles at this sale only.

**INDIANA**   
**Members Credit Union**  
*Keeping It Simple*

In observance of Presidents Day, IMCU will be closed on Monday, February 20th.



Indianapolis: 317.248.8556 - Toll Free: 1.800.556.9268  
[imcu.org](http://imcu.org)

**FREE** ...really free checking!

## **DEBIT CARDS**

**No Monthly Fee  
Unlimited Transactions**

\$50 minimum savings account required. This credit union is federally insured by the National Credit Union Administration.



## **Convenient Ways to Access Your Account!**

### **MOBILE MONEY**

**Make transfers and check your balance with the touch of your fingertips!**

It's as easy as...

1. Log on to Virtual Branch
2. Click "Self Service"
3. Click "Mobile Money"
4. Follow the prompts

IMCU does not charge for this service. Message and data rates may apply from your mobile phone provider.



**Enhancements coming this spring!**

### **GO PAPERLESS. Receive your statements online!**



1. Visit [imcu.org](http://imcu.org)
2. Sign on to Virtual Branch
3. Click on "Self-Service"
4. Click on "Statement Express" under "Additional Services", and enroll



**Contact Member Services at 317.248.8556 or visit [imcu.org](http://imcu.org) for details!**

Looking for a lower payment?\*

**IMCU offers  
many mortgage options!**



**FHA Loans • Fixed Rate Mortgages  
Adjustable Rate Mortgages**

*See your Branch Manager for details!*

\*Lower payment not guaranteed. Subject to credit approval.



**Indiana Members  
Credit Union  
members  
can now save**

**10% on**

**TurboTax**   
Choose *Easy*.

**Online Deluxe Edition**

or **Save \$30**

**on Jackson Hewitt  
Tax Preparation**



Visit [imcu.org](http://imcu.org) and click on the  
Turbo Tax/Jackson Hewitt logos  
for more details.

**“From Stress to Success”**

**Mortgage Seminar**

Saturday, February 18th at 1:30 pm



**Register  
to win a  
\$25 Gift Card!  
Limited space  
available.**

Seminar will be held at IMCU's Plainfield Branch,  
2210 Stafford Road. Refreshments will be served.



**Shannon Mullen,  
IMCU Branch Manager,  
will cover:**

- Types of mortgages
- The pre-approval and mortgage application process
- How to determine how much mortgage you may qualify for
- Sources of down payments
- Closing costs & lock-ins
- Changes in the credit markets
- Understanding credit scoring

**RSVP**

**Plainfield Branch: 317.839.4217  
Danielle Fedor: 317.554.8151**

# Insurance Services

We offer a wide array of products, including:

**Auto ~ Rental ~ Health  
Home ~ RV ~ Condo  
Life ~ Watercraft**

**We also offer: Medicare Supplements,  
Medicare Advantage and Part D.**



Check out our new web site at  
[www.indianamembersinsurance.com](http://www.indianamembersinsurance.com)  
and request a free no obligation  
quote online!

Or call us at:  
**317.612.0000 or 800.793.5745**



# Leasing Services

Leasing your next vehicle at IMCU may  
save you money and headaches.

We have low rates and prices  
which could save you money!\*

We lease all makes and models made in the  
US.

If your vehicle is on this list, we can lease it!

Acura	Lexus	Audi	Lincoln
BMW	Mazda	Buick	Mercedes Benz
Cadillac	Mini	Chevrolet	Mitsubishi
Chrysler	Nissan	Dodge	Porsche
Fiat	Ram	Ford	Scion
GMC	Trucks	Honda	Suzuki
Hyundai	Subaru	Infiniti	Volkswagen
Jeep	Toyota	Kia	



**Call today!**

**317.595.0062 or 800.990.9933**

Subject to credit approval. First payment due at lease signing.  
No security deposit required. \*Savings not guaranteed.

# Investment Services

## Roll it over!



Gregg Perrey and Tom Wellman  
can give you sound investment  
advice for the building blocks of  
your retirement.

Learn about your investment  
options and potential for greater  
returns.



**Gregg Perrey**

## Indiana Members Investment Services

Contact our CFS\* Advisors to make sure  
that you are making the most of your  
investment options!

**317.610.3945.**



**Tom Wellman**

\*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. The credit union has contracted with CFS to make non-deposit investment products and services available to credit union members.