Keeping It Simple

Member Newsletter
April 2014

Thank You

for your patience throughout the conversion!

Please note: If you need assistance logging into NetTeller (online banking), contact Member Services at 1-800-556-9268.

Enhanced/New Services:

- eStatements
- FREE Bill Pay
- FI2FI (Transfer funds from one financial institution to another)
- Enhanced Online Banking (NetTeller)
- Enhanced Mobile Banking
- Enhanced Q-Phone

To enroll in the above services, click on the appropriate tab in NetTeller.

Coming Soon!

- P2P (Transfer funds from one person to another)
- RDA (Remote Deposit Anywhere – deposit checks from your mobile phone)

Information will be available at **imcu.org** when more details become available.

INDIANA Members Credit Union
Keeping It Simple

Pacers
OFFICIAL SPONSOR

EQUAL HOUSING LENDER

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

Indianapolis: 317.248.8556 ▪ Toll Free: 1.800.556.9268
imcu.org

OFFICIAL SPONSOR

Join us in showing our Indiana Pacers Pride!

Saturday, April 5th • 10am - 11am • Southside Branch
Tuesday, May 20th • 3pm - 4pm • Avon Branch

Appearances by:

Rik Smits

Don Buse

Register to win an Indiana Pacers Prize Pack!**
Bring your favorite item to have autographed.

$50 bonus

when you open a new checking account and direct deposit!*

*$50 minimum savings account, checking account and direct deposit required. Account must remain open at least one year or bonus will be debited. Limited time offer. Offer good 4/5/14 and 5/20/14 only.**Prize pack valued at $75. No purchase necessary. Need not be present to win. Federally insured by NCUA.

INDIANA Members Foundation
People Helping People

Joan Wolfe Legacy Grant

Joan Wolfe worked for Indiana Members Credit Union for 27 years and proudly supported Indiana Members Foundation's mission to provide school children with the necessities essential for learning and succeeding in their education. Joan lost her fight with cancer in March of 2013, but her fight to help children continues.

In honor of Joan, IMCU wishes to assist schools and 501c3 non-profits in the communities IMCU serves that help children succeed in learning.

Accepting applications April 15 - June 1

Indiana Members Foundation

6th Annual

GOLF OUTING

June 25th

Maple Creek Golf Course

Foursomes Available!

For more information, visit: imf4kids.org

Fee Updates

Reg D Fee, effective 5/1/14: $5.00
Fee applies to specific transactions as explained below, in compliance with federal Regulation D.

Members can transfer funds to another of their IMCU accounts in person, by mail, at an ATM, via NetTeller, via Mobile Banking, or by Q-Phone. Pre-authorized transfers to make regular payments are also possible. There is no limit to the number of internal transfers done at an IMCU teller window or at an ATM. However, government regulations limit, to six per month, the number of automatic withdrawals and transfers from either a Savings Account or a Money Market Account. Specifically, the limitation applies to automatic withdrawals or transfers made by NetTeller, Mobile Banking, Q-Phone, pre-authorized debit, check, debit card, or overdraft protection transfer.

Automatic withdrawals or transfers exceeding the above limit are subject to the Reg D Fee. Additionally, IMCU ("we") reserve the right to prevent automatic withdrawals or transfers which exceed the above limit or to monitor these transactions after they occur. When we observe that the number of transactions exceeds the above limit, we will contact the member for corrective action. When excessive transactions continue to occur, or when the number of transactions shows little attempt to stay within the limitation, we reserve the right to close a Savings or a Money Market Account or convert it to a Checking Account.

For information on how to avoid the Reg D Fee, please call Member Services at 800-556-9268.

Remote Dep Fee: $.50
Fee is per check deposited via mobile device, effective when service is rolled out in summer of 2014.

Fee Name Changes

Former Name	New Name
Crt Order/Legal/Tax Levy Fee	Legal Fee
Verification of Deposit Fee	VOD Fee
Money Mkt Low Balance Fee	Low Balance Fee
Overdraft Transfer Charge	Transfer Fee
Inactive Checking Fee	Inactivity Fee
Point of Sale Fee	POS Trans Fee

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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.

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 income**
- **Account balances and payment histories**
- **Credit histories and credit scores**

All financial companies need to share customers' personal information to run their everyday business. Below we list 1) the reasons we can share your personal information, 2) whether we share it, and 3) 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 accounts, 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	N/A
For our affiliates' everyday business purposes—information about your creditworthiness	No	N/A
For our affiliates to market to you	No	N/A
For non affiliates to market to you	No	N/A

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 deposit money
- Pay your bills or apply for a loan
- Use your credit or debit card

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

Definitions:
Affiliates—companies (financial or non financial) related by common ownership or control
Non affiliates—companies (financial or non financial) not related by common ownership or control
Joint Marketing—a formal agreement between non affiliated financial companies that together market financial products or services to you.
Questions? Please call IMCU's Phone Center at 317-248-8556 or 800-556-9268.

Let us help with the fine print of retirement!

Ask to speak with your *CFS Advisor today!

Gregg Perrey
Financial Advisor
CUSO Financial Services L.P.

Indiana Members Investment Services
Available through CUSO Financial Services L.P.

317.610.3945

Tom Wellman
Financial Advisor
CUSO Financial Services L.P.

*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.