

You are eligible to join Indiana Members Credit Union, which is an excellent financial choice. Credit unions traditionally offer better rates on savings and loans. Indiana Members has over 27 branch locations, fifteen with Saturday hours.

State Employees You And Your Family Members Are Eligible To Join!

Membership Benefits

Membership Savings Account

- •Regular Savings (Minimum \$50 balance required)
- Money Market
- Christmas Club
- •6-Month, 1, 2, 3, 4, or 5 Year Certificates
- Kids' Savings Club

FREE Checking Account

- No monthly fee
- No per check charge
- No minimum balance
- Overdraft protection available
- Student checking accounts
- Preferred Checking available (earns dividends with \$1000 minimum balance)
- Courtesy Messaging

STAR® ATM Card

- Account access through any STAR® ATMs worldwide
- Great point-of-sale merchant acceptance
- Transactions detailed on statement
- •Over 4,500 FREE ATMs nationwide through the Alliance One Network

Debit MasterCard®

- Accepted by MasterCard merchants
- Avoids the delays of check approvals
- Reduce the cost of reordering checks
- Safer than carrying cash
- Transactions detailed on statement
- •Free transactions at all Alliance One ATMs

Business Products

- •Free Business Checking
- •Business Checking with dividends
- Business Lending
- Online account access
- •Statement Express (Access your monthly statement via internet)

Virtual Branch

- •FREE online account access
- •FREE online viewing of cleared checks
- Online Bill Payment Service
- Enroll online at www.imcu.org
- •Statement Express
 (Access your monthly statement via internet)

Loans

- New and Used Auto Loans
- Mortgages/Home Equity Loans
- Personal Loans
- Lines-of-Credit
- Student Loans
- Credit Cards

Other Services

- Auto Leasing/Auto Advisor
- Roth and Traditional IRAs
- Coverdell Education Savings Accounts
- Q-Phone (Access your accounts from any touchtone phone)
- Investment Services
- Insurance Services
- •And much more!



