

THE CENTRAL ISSUE

NEWS AND IDEAS FOR MEMBERS OF CENTRAL CREDIT UNION OF ILLINOIS SUMMER 2025 VOLUME 37, ISSUE 2

Defeat high interest and payments with Borrower's Bargain Loan rates as low as 9.49% APR.



In This Issue

Need a mortgage?

Earn 5.50% APY with free checking

Fund your accounts with direct deposit

Want help fighting the rising cost of debt, home repairs and necessities? Get the financial power you need to pay bills, improve your home, make purchases, travel and more with our special Borrower's Bargain Loan rates as low as 9.49% APR.

Borrow for as low as 9.49% APR.* Need a new roof? Making a large purchase? Want to take a summer vacation? With our Borrower's Bargain Loan, you'll get the money you need for less.

Save on interest and payments. Pay off your high-rate bills with a Borrower's Bargain Loan, and you could reduce the interest you pay. Plus,

you could lower your monthly payments leaving more money for other expenses each month.

Borrow up to \$30,000 for up to 5 years. Qualified members can borrow up to \$30,000 at our great rate and take up to 5 years to repay. Minimum loan amount is \$1,000.

Apply through online or mobile banking. Or call (708) 649-6420 to apply. And please refer your family, friends and coworkers to the credit union so they too can save with this special offer.**

Offer ends August 15, 2025.

*APR may vary based on creditworthiness. To take advantage of the listed rate, you must apply by August 15, 2025, and disburse your loan by August 30, 2025. Loans are repayable in equal monthly installments over the term of the loan. Example: Monthly payment on a \$15,000 loan at 9.49% APR for 60 months is \$315.05. Total finance charge: \$3,902.85. Total loan cost: \$18,902.85. **Family members of existing members are eligible for membership. Friends and coworkers must be Illinois residents or work for one of the credit union's Select Employee Groups.

Looking to buy or refinance a home? Check out our new, expanded mortgage options.

Central Credit Union offers a wide range of purchase and refinance loan programs to meet your goals and unique financing needs. Our dedicated mortgage team is ready to guide you through the entire mortgage process.

Why get a mortgage with us?

- Complete suite of mortgage programs
- Purchase and refinance options
- Affordable down payment choices
- Competitive rates and closing costs
- Online application and pre-qualification
- Expedited closings

Scan the code to learn more and to apply!



Kevin Trumble

Sr. Mortgage Consultant

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(616) 588-9710 | NMLS ID# 338168



*This is not a commitment to lend. All lending products are subject to credit and property approval. Refinancing an existing mortgage loan may cause the total finance charges to be higher over the life of the loan. Additional restrictions may apply. Member First Mortgage, LLC is a partner of Central Credit Union Of Illinois. Kevin Trumble, NMLS #338168, is authorized to act as agent of Central Credit Union Of Illinois (1001 Mannheim Rd, Bellwood, IL 60104 | (708) 649-6400 | NMLS ID: 594088) and is authorized to represent Member First Mortgage, LLC, a licensed Mortgage Lender/Service (Corporate Office: 616 44th Street SE, Grand Rapids, MI 49548 | (616) 538-1818 | NMLS ID: 149532). For licensing information, please visit www.nmlsconsumeraccess.org. Equal Housing Opportunity.



Changing jobs? Don't leave your retirement funds behind.

A message from the MEMBERS Financial Services Program



If you're changing jobs, make a plan for the 401(k) money you've accumulated. You may have up to four options or a combination of them: leave your money where it is, roll it over to a new employer's plan, roll it into an Individual Retirement Account (IRA) or cash it out.

Call today for more information or to schedule a consultation.



Brian Sims

Financial Advisor

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Financial Services

Located at Central Credit
Union Of Illinois

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. Central Credit Union Of Illinois and MEMBERS Financial Services **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using MEMBERS Financial Services, and may also be employees of Central Credit Union Of Illinois. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Central Credit Union Of Illinois or MEMBERS Financial 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

Your Credit Union ("Financial Institution") provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. The Financial Institution 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.

Celebrate our rate! Earn 5.50% APY with free Kasasa Cash® Checking.

How much are you earning on your checking account? Open your free Kasasa Cash Checking Account today, and you could start earning 5.50% APY.

A great rate, plus so many more benefits:

- 5.50% APY on balances up to and including \$25,000 if qualifications are met*
- 0.05% APY on all balances if qualifications aren't met*
- Refunds on nationwide ATM withdrawal fees*
- Link to free Kasasa Saver to build savings automatically
- No minimum balance to earn rewards
- No monthly maintenance fee
- No minimum deposit to open
- Free online and mobile banking
- Free e-statements
- Free debit card

Earning rewards is easy. To earn your rewards, the following enrollments must be in place and all of the following transactions and activities must post and settle to your Kasasa Cash account during each Monthly Qualification Cycle:

- At least one ACH/direct deposit of \$500 or more
- At least 12 debit card purchases of \$5 or more



- Be enrolled in e-statements

Account is still free even if monthly qualifications aren't met. Every month is a new chance for you to qualify for cash rewards, and there is no penalty if you miss. What's more, you'll still earn our base rate of 0.05% APY on all of your balances.

Open your account online today. For more information, including additional Kasasa account options, visit www.centralcu.org. You can easily open your account through online or mobile banking.

*Qualification Information: Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases less than \$5, debit card purchases processed by merchants and received by our credit union as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our credit union. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards. "Monthly Qualification Cycle" means a period beginning one (1) day prior to the first banking day of the current statement cycle through one (1) day prior to the last banking day of the current statement cycle. Contact Members Services for specific Monthly Qualification Cycle dates. Reward Information: When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, daily balances up to and including \$25,000 in your Kasasa Cash account earn a dividend rate of 5.3660% resulting in an APY of 5.50%; and daily balances over \$25,000 earn a dividend rate of 0.4989% on the portion of the daily balance over \$25,000, resulting in a range from 5.50% to 1.50% APY depending on the account's daily balance. You will receive reimbursements up to an aggregate total of \$25 for nationwide ATM withdrawal fees incurred within your Kasasa Cash account during that Monthly Qualification Cycle. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. NOTE: ATM fee reimbursements only apply to Kasasa Cash and Kasasa Cash Back transactions via ATM; Kasasa Saver ATM transaction fees are not reimbursed nor refunded. When your Kasasa Cash qualifications are not met, the dividend rate earned on the account's entire daily balance will be 0.0499% resulting in an annual percentage yield of 0.05% and ATM withdrawal fees are not refunded. Dividends will be credited to your Kasasa Cash account on the last day of the current statement cycle. Nationwide ATM withdrawal fee reimbursements will be credited to your account on the last day of the current statement cycle. APY = Annual Percentage Yield. APYs accurate as of 7/1/25. APY calculations are based on an assumed balance of \$25,000 + \$100,000 in your Kasasa Cash account and an assumed statement cycle of thirty-one (31) days. Rates, rewards, and bonuses, if any, are variable and may change after account is opened; rates may change without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings. Additional Information: Membership restrictions may apply. Account approval, conditions, qualifications, limits, timeframes, enrollments and other requirements apply. No minimum deposit is required to open the account. Enrollment in electronic services (e.g. online banking, e-statements) is required to meet some of the account's qualifications. Limit of one account per taxpayer identification number. There are no recurring monthly maintenance charges or fees to open or close this account. Advertised information and rewards are based on all account qualifications being met during each cycle period. Contact Member Services for additional information, account details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Kasasa and Kasasa Cash are trademarks of Kasasa, Ltd., registered in the U.S.A.

Save on back-to-school expenses. Join our partners at GreenPath for a free webinar.



The start of a new school year can be an exciting time. Whether it's the first day of elementary school or the transition to college, there is much to prepare for. However, back-to-school excitement brings back-to-school costs. Join GreenPath Financial Wellness for their Tips For Successful Back-To-School Planning webinar and learn:

- How to financially prepare for the upcoming school year
- Tips for saving for any unexpected education expenses
- Ideas for reducing college costs



Tips for Successful Back-To-School Planning
Wednesday, July 16, 2025
1:00 p.m. CST

Scan
code to
register.



Want to deposit money into your credit union account? Skip the trip with direct deposit.

Enjoy fast, reliable deposits into your Central Credit Union account with direct deposit from your employer.

Benefits you'll love:

- No need to deposit at a branch
- Get your paycheck on time
- Reduce the risk of lost or stolen checks

To begin direct deposit, complete a Direct Deposit Information And Authorization Form, and return it to your employer. Scan the QR code to access the form, which is also available through the Direct Deposit page of our website.

To sign up for direct deposit, write "NET" where the form asks for the amount of your deduction, if you want your entire net pay deposited each pay period. Or, if you only want to deposit a portion of your net pay, then fill in the amount you want directly deposited. You'll also need to complete any additional forms that your employer may require.



For more information, please call Member Services at (708) 649-6410.

Offered to Central Credit Union members



Have you claimed your \$1,000 no-cost accident coverage?

To help you prepare for the unexpected, Central Credit Union makes available \$1,000 no-cost TruStage™ Accidental Death & Dismemberment (AD&D) Insurance, provided by CMFG Life Insurance Company. In the event of a covered accident, it pays a cash benefit to your family at a critical time. It's money your loved ones may use for monthly bills, debts or any reason.

AD&D Insurance is a supplement to Life Insurance and is simple to get:

- Acceptance is guaranteed for credit union members ages 18 and older
- No medical exam or health questions

Benefits could include:

- Automatic benefit Increases
- Hospital benefits
- Education assistance
- Childcare assistance

Call toll-free 1.855.612.7910 or visit www.trustage.com/member-add Weekdays 7am-9pm, Saturday 8am-4pm CT

TruStage™ Accidental Death and Dismemberment Insurance is issued by CMFG Life Insurance Company. The insurance offered is not a deposit, and is not federally insured, sold, or guaranteed by any financial institution. Product and features may vary and not be available in all states. Corporate Headquarters 5910 Mineral Point Road, Madison, WI 53705. Base Policy Form Numbers: ADD-2018-POL, ADD-2018-POL(OR), E10a-ADD-2012-LSCU, E10a-014-2012, E10a-014-2012(OR), E10a-015-2012, F10a-015-2012-1(WA). © TruStage ADI-2947067.3

Did you know?

- E-statements are now available in mobile banking as well as in online banking. You can register through online banking or in our mobile app.
- We recently redesigned our website. Visit www.centralcu.org to check out our new look, current promotions, financial wellness resources and more.
- You can get cash deposited into your account in minutes with Central Fast Cash. No credit score or report needed to qualify. For

complete details or to apply, log into online or mobile banking and click on Central Fast Cash.

- You can retain your credit union membership regardless of where you live or work as long as you maintain a \$25 balance in your Share Account.
- The credit union will be closed in observance of the following holiday:

Labor Day

September 1st

For current deposit and loan rates, please visit www.centralcu.org.



This credit union is federally insured by the National Credit Union Administration.
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OFFICERS AND DIRECTORS:

President and CEO
Robert Anderson

Chairperson
Joyce Gaston

Vice Chairperson
Paul Sublewski

Secretary
Rick Vogl

Treasurer
Vince Sticca

Members
Ricardo Curry
Sen. Mattie Hunter

Committee Members
Edward Androwich
Kai Love-Davis

CREDIT UNION PHONE NUMBERS:

Main Number
(708) 649-6400

Member Services
(708) 649-6410

Loan Department
(708) 649-6420

Visa Department
(708) 649-6430

Home Equity/Mortgage Line
(708) 649-6427

Out Of Area
(800) 750-3660

Web Site:
www.centralcu.org

Email:
memberservice@centralcu.org

LOCATIONS AND HOURS:

Main Office
1001 Mannheim Road
Bellwood, IL 60104
Monday, Tuesday,
Thursday: 9 a.m. – 5 p.m.
Wednesday: 10 a.m. – 5 p.m.
Friday: 9 a.m. – 5:30 p.m.

Orland Park Branch
9850 W. 159th Street
Orland Park, IL 60467
Lobby Hours:
Monday, Tuesday,
Thursday: 9 a.m. – 5 p.m.
Wednesday: 10 a.m. – 5 p.m.
Friday: 9 a.m. – 5:30 p.m.
Saturday: 9 a.m. – 12:30 p.m.
Drive-Up Hours:
Monday-Friday: 8:30 a.m. – 5:30 p.m.
Saturday: 8:30 a.m. – 1 p.m.

Hillside Office
4415 W. Harrison, Suite 209
Hillside, IL 60162
By appointment only for new and existing MEMBERS
Financial Services clients.
Call (708) 649-6470.



**CENTRAL
CREDIT
UNION
OF ILLINOIS**