

THE CENTRAL ISSUE

NEWS AND IDEAS FOR MEMBERS OF CENTRAL CREDIT UNION OF ILLINOIS FALL 2025 VOLUME 37, ISSUE 3

Buy or refinance and save during our Fall Vehicle Event with rates as low as 4.39% APR.

Our Fall Vehicle Event is hitting all the right notes. Buy or refinance a new or used car, motorcycle, boat or RV during our special event, and you could save on interest and payments with our low rates, extended terms and more.

Great rates as low as 4.39% APR.* Looking for ways to keep more money in your pocket each month? Finance at our low rates, and use the money you'll save on interest and payments for other expenses.

Up to 110% financing and terms extended by three months up to 84 months. During this special event, we're also extending our traditional loan terms by three months, which means you'll have longer to pay off your loan, and you'll enjoy lower monthly payments.**

No payments for 60 days. Finance with us, and make no payments for 60 days.†

No fees to refinance, plus save on interest and payments. Refinance your loan from another institution with us, and you could reduce the interest you pay and possibly lower your monthly payments. And, pay no fees for refinances of loans \$10,000 or more.

Apply online at www.centralcu.org or through our mobile app. Or, call (708) 649-6420 to apply. And if you have family members, friends or coworkers who



could benefit from our Fall Vehicle Event savings, please let them know about our special offer.††

Offer ends November 15, 2025.

In This Issue

Move money with Zelle®

Get cash fast with Central Fast Cash

Mortgage rates as low as 4.99% (5.22% APR)

*Listed rates are for 110% financing for qualified members. Listed rates include .10% member relationship discount and .25% automatic payment discount. To qualify for the relationship discount, you must have a Central Credit Union checking account, real estate loan, vehicle loan or Visa Platinum at the time you disburse your vehicle loan. To qualify for the automatic payment discount, your vehicle loan payment must be automatically deducted from a Central Credit Union checking account each month. Other terms are available at higher rates. APR may vary based on term and creditworthiness. At the listed rates, the credit union will finance up to 110% of the manufacturer's suggested retail price less any manufacturer's rebate for new vehicles and up to 110% of the NADA retail value for used vehicles for qualified members. Loans are repayable in equal monthly installments over the term of the loan. Example: Monthly payment on a \$25,000 loan at 4.39% APR for 51 months is \$538.28. Total finance charge: \$2,451.96. Total loan cost: \$27,451.96. Refinances not valid for existing Central Credit Union loans. Secretary of State retitling fee will be added to the loan balance of members who refinance with loans less than \$10,000. To take advantage of listed rates, you must apply by November 15, 2025 and disburse your loan by November 29, 2025. **64-month loans available for new car purchases or refinances of new cars purchased within one year. 160-day no payment period is optional. Interest will accrue during the 60-day no payment period. ††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.

2023 – 2026 Models

As low as... 4.39% APR for up to 51 Months
5.04% APR for up to 63 Months
5.34% APR for up to 75 Months
5.54% APR for up to 84 Months**

2022 Models

As low as... 5.39% APR for up to 63 Months
5.59% APR for up to 75 Months

2021 Models

As low as... 5.99% APR for up to 63 Months

Great rates are also available on older models. Please call for more information. Please see disclosure for additional rate details.

Look for Zelle® in the Central Credit Union mobile app to send money quickly and easily to family and friends.

Whether you're paying rent, gifting money or splitting the cost of a bill, Zelle® has you covered.

- There are no fees to send and receive money with Zelle from the Central Credit Union mobile app¹
- Money sent is available to use within minutes¹
- All you need is an email address or U.S. mobile number
- Your account information and activity stay private

Scan the QR code to learn more or visit www.centralcu.org/spend-save/zelle.html



¹To send or receive money with Zelle®, both parties must have an eligible checking or savings account. Transactions between enrolled users typically occur in minutes.

Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.



Central Fast Cash is here for when you fall a little short.

Emergency? Unplanned expense? Get the cash you need deposited into your account in minutes with Central Fast Cash!

- No credit score or report needed to qualify
- Borrow up to \$1,200 with a \$20 processing fee*
- Funds in your account in minutes upon approval
- 9-12-month term based on amount borrowed
- Build credit through repayment

To qualify...

- Required monthly direct deposit/payroll deduction to the credit union for at least \$75
- Member for at least 6 months
- Credit union accounts in good standing

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

Loan Amount	Term	Monthly Payments
\$500-\$800	9 Months	\$61.48-\$98.36
\$801-\$1,200	12 Months	\$76.10-\$114.01

*Qualified members can borrow \$500-\$1,200 with repayment periods from 9-12 months. A \$20 processing fee will be deducted from loan proceeds. Rate: 25.00. APR: 28.08%-36.48%. Rate and APR accurate as of 10/1/25 and subject to change at any time.

Improve your home. Pay bills. Fund college. Fixed-rate home equity loans now as low as 6.69% APR.

Our fixed-rate home equity loans remain a very cost-effective way to borrow for home improvements, college tuition and more. And, if you have a lot of bills to pay, use one of our home equity loans to consolidate high-interest debt, and you could reduce the interest you pay and possibly lower your monthly payments.

Fixed-rate loans as low as 6.69% APR.* Lock in one of our low rates and enjoy predictable payments for the life of your loan. 5-, 7- and 10-year terms are available.

No closing costs or up-front fees. With our low rates, you can borrow up to 80% of your home's current market value less your first mortgage balance.** Borrow up to \$150,000 if you have a first mortgage or up to \$500,000 if you don't.

Apply by calling (708) 649-6427 or through online or mobile banking.



*Listed rate is accurate as of 10/1/25 and is subject to change at any time. Listed rate is for a 5- or 7-year term. 10-year terms are available at higher rates. 10-year term availability is dependent on availability of designated funds. Minimum loan amount is \$25,000. Loans are repayable in equal monthly installments over the term of the loan. Example: Monthly payment on a \$25,000 loan at 6.69% APR for 60 months is \$491.49. Total finance charge: \$4,489.06. Total loan cost: \$29,489.06. **Amount financed is subject to credit and property approval. Homeowner's insurance is required.



Mortgage rates now as low as 4.99% (5.22% APR) and \$500 off closing costs. Apply today!

Looking to buy or refinance a home? Take advantage of our special offer:

**15-Year
Fixed-Rate**

4.99%
(5.22% APR*)

**30-Year
Fixed-Rate**

5.99%
(6.275% APR*)

Offer ends November 29, 2025.



**Scan the code to
learn more and to
apply!**



Kevin Trumble

Sr. Mortgage Consultant

Kevin.Trumble@memberfirstmortgage.com

(616) 588-9710 | NMLS ID# 338168



*Available to all borrowers on the purchase of a primary residence with Central Credit Union of Illinois, valid on applications taken (8/29/2025) through (11/29/2025). Applicable loans must close no later than December 31, 2025. Available on all purchase and refinance applications, in the State of Illinois only, for a primary residence using a conforming conventional loan portfolio product with Central Credit Union of Illinois. Not eligible on multi-unit properties, condos, townhomes, or manufactured houses. The Conventional Rate/APR examples assume 5% cash down payment required by the borrower with 95% financing on a purchase with a loan amount of \$213,750. 15-year Conventional Rate/APR based on 180 monthly principal & interest payments of \$1,689.21. 30-year conventional Rate/APR based on 360 monthly principal & interest payments of \$1,280.17. Monthly payments reflect principal & interest only, they do not include taxes, insurance, or Private Mortgage Insurance (PMI). Loan example numbers are accurate as of 8/29/2025. 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

Easily manage your Central Credit Union Visa Platinum with Card Central.

Now you can manage your Central Credit Union Visa Platinum from one convenient location. Use our new Card Central to...

- View transactions with merchant names, locations and logos
- See pending activity
- Set up recurring payments
- Temporarily lock your card
- Create alerts
- Set spending limits
- View rewards with UChoose Rewards® if you have a Platinum Premiere Visa and more!

You can conveniently access Card Central through online banking or our mobile app.

Don't have a Central Credit Union Visa? You can apply today through online or mobile banking or call our Visa Department at (708) 649-6430.



Attend our upcoming seminars at The Village Of Orland Park Sportsplex.

We're pleased to be presenting two free, educational seminars as part of The Village Of Orland Park Sportsplex's Active Aging Week. All members and non-members are invited to attend. No registration is required.

How New Tax Laws May Affect You

Monday, October 20th at 9:30 a.m.

Fraud & Identity Theft Prevention

Wednesday, October 22nd at 9:30 a.m.

Both events will be held at The Village Of Orland Park Sportsplex located at 11351 W. 159th Street in Orland Park. We hope to see you there!

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?

- You can conveniently deposit funds into your accounts with direct deposit. Scan the QR code to access our direct deposit form. Simply complete the form, and return it to your employer. You'll also need to complete any additional forms your employer may require.



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

- Free financial counseling is available to you through GreenPath Financial Wellness. For more information, visit our website or call GreenPath at (877) 337-3399.

- 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.

- We are on Instagram and LinkedIn. Follow us to stay up to date on all things Central Credit Union including current promotions, events and community involvement.

- The credit union will be closed in observance of the following holidays:

Indigenous Peoples' Day	October 13 th
Veterans Day	November 11 th
Thanksgiving Day	November 27 th
Christmas	December 25 th
New Year's Day	January 1 st

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**