

THE CENTRAL ISSUE

NEWS AND IDEAS FOR MEMBERS OF CENTRAL CREDIT UNION OF ILLINOIS WINTER 2026 VOLUME 37, ISSUE 4

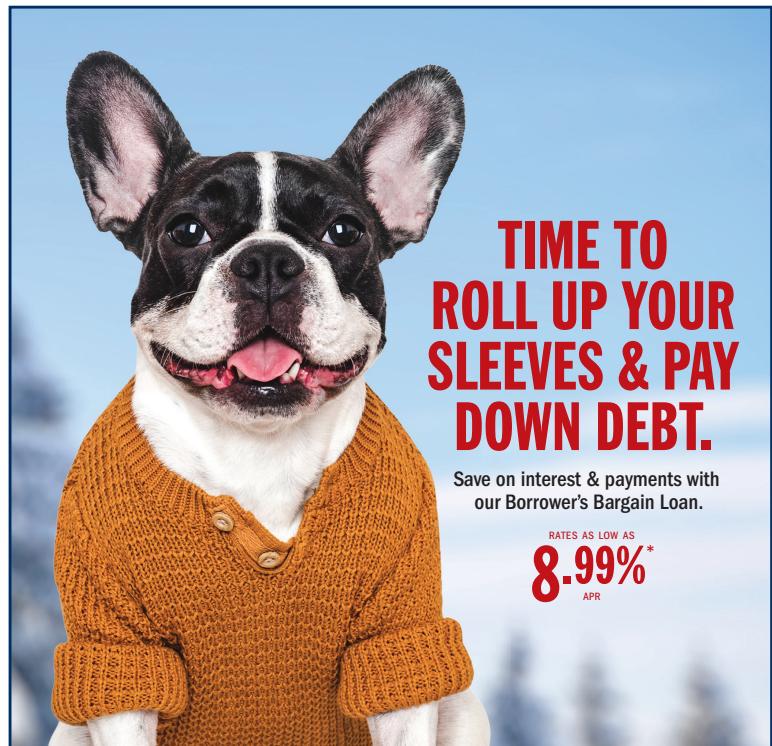
Get off to a great financial start in 2026 with Borrower's Bargain Loan rates as low as 8.99% APR.

Our special Borrower's Bargain Loan offer is here to help you pay down debt and cover expenses in the new year. Get the cash you need to pay bills, improve your home, make purchases and more with our special rate as low as 8.99% APR.

Borrow for as low as 8.99% APR.* Need to make winter home repairs? Must make a large, unexpected purchase? Need extra cash for necessities? 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.



In This Issue

We just cut our fixed home equity rates

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

New extended hours

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 February 28, 2026.

*APR may vary based on creditworthiness. To take advantage of the listed rate, your loan payment must be automatically deducted from a Central Credit Union checking account each month. You must apply by February 28, 2026, and disburse your loan by March 14, 2026. Loans are repayable in equal monthly installments over the term of the loan. Example: Monthly payment on a \$15,000 loan at 8.99% APR for 60 months is \$311.30. Total finance charge: \$3,677.41. Total loan cost: \$18,677.41. **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.



We just lowered our rates! Fixed-rate home equity loans as low as 6.44% APR.

Do you own your home? If so, put your home to work for you. Pay less for home improvements, bills, college tuition and more with our newly-reduced, fixed-rate home equity loans as low as 6.44% APR.

Fixed-rate loans as low as 6.44% 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. And, pay no closing costs or up-front fees.

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



*Listed rate is accurate as of 1/5/25 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 6.44% APR for 84 months is \$370.60. Total finance charge: \$6,129.68. Total loan cost: \$31,129.68. **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 up to \$500 off closing costs.

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

15-Year Fixed-Rate	30-Year Fixed-Rate
4.99% (5.22% APR*)	5.99% (6.196% APR*)
Offer ends March 31, 2026.	



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



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*Available on all purchase and refinance applications for a primary residence using a conforming conventional loan portfolio product with Central Credit Union of Illinois, valid on applications taken 12/1/2025 through 3/31/2026. Applicable loans must close no later than 4/30/2026. Not eligible on multi-unit properties 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 12/23/2025. 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. 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: 594089) and is authorized to represent Member First Mortgage, LLC, a licensed Mortgage Lender/Servicer (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.

Make it happen! Buy or refinance and save with vehicle loan rates as low as 4.14% APR.

Keep more of your hard-earned money. Buy or refinance a new or used car, motorcycle, boat or RV at our low rates, and you could save on interest and payments.

Apply for your loan today, and take advantage of:

- Rates as low as 4.14% APR*
- Up to 110% financing
- Terms up to 84 months**

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 through online or mobile banking, or call (708) 649-6420. And refer your family, friends and coworkers to us so they too can save with our great rates.^{††}

*Listed rates are accurate as of 1/5/26 and are subject to change at any time. Rates are for up to 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 4.14% APR for 48 months is \$566.10. Total finance charge: \$2,172.34. Total loan cost: \$27,172.34. 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 loans less than \$10,000. **84-month loans available for new car purchases or refinances of new cars purchased within one year. ^{††}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.



2024 – 2026 Models

As low as...	4.14% APR for up to 48 Months
	4.79% APR for up to 60 Months
	5.09% APR for up to 72 Months
	5.29% APR for up to 84 Months**

2023 Models

As low as...	5.14% APR for up to 60 Months
	5.34% APR for up to 72 Months

2022 Models

As low as...	5.74% APR for up to 60 Months
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Great rates are also available on older models. Please call for more information. Please see disclosure for additional rate details.

Set and reach financial goals in 2026! Join our partners at GreenPath for a free webinar.



Setting financial goals is one thing, reaching them is another – especially when “life happens!” Join our partner GreenPath Financial Wellness for a workshop to learn how to be sure the financial goals you are setting are realistic and achievable, how to be prepared for what may attempt to derail your progress, and strategies to keep you moving forward. Who should attend?

- Anyone with a financial goal
- Anyone who wants to better understand their financial habits
- Anyone who wants to be successful in reaching their financial goals



Setting and Reaching Financial Goals in 2026

Setting and Reaching Financial Goals in 2026
Wednesday, January 21, 2026
2:00 p.m. CST

Scan code to register.



60-YEAR NONPROFIT

GreenPath.
financial wellness

New extended hours in Bellwood and Orland Park.

We're pleased to announce that we have extended our hours, which will provide even greater convenience to our members.

Bellwood Branch Hours

Lobby

Mon., Tues., Thurs., Fri.: 9 a.m. – 6 p.m.
Wed.: 10 a.m. – 6 p.m.
Sat.: 9 a.m. – 12:30 p.m.

Orland Park Branch Hours

Lobby

Mon., Tues., Thurs., Fri.: 9 a.m. – 6 p.m.
Wed.: 10 a.m. – 6 p.m.
Sat.: 9 a.m. – 12:30 p.m.

Drive-Thru

Mon. – Fri.: 8:30 a.m. – 6 p.m.
Sat.: 8:30 a.m. – 12:30 p.m.

Annual notice regarding non-Visa pinless debit transactions.

You may use your Central Credit Union debit card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a point-of-sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction

processing on the STAR network. As of January 1, 2026, the only Central Credit Union debit card transactions not authorized by a PIN that are being processed on the STAR network are online payments made to utility companies.

The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures as described in your Electronic Funds Transfer Agreement and Disclosure will not apply to transactions processed through non-Visa networks.

Please contact our Member Services Department at (708) 649-6410 with any questions you may have regarding this notice. Thank you.

Did you know?

- The credit union's Annual Meeting will be held Wednesday, March 18th at 6:30 p.m. at the credit union's Bellwood office. All members are invited to attend.
- Free financial counseling is available to you through GreenPath Financial Wellness. For more information, visit our website or call GreenPath at (877) 337-3399.
- We send special offers and announcements via email. Do we have your current email address?

If not, please call Member Services at (708) 649-6410 to add it to your account.

- Follow us on Instagram, Facebook and LinkedIn to stay up-to-date on current offers, events and community involvement.
- The credit union will be closed in observance of the following holidays:

Martin Luther King, Jr. Day	January 19 th
Presidents' Day	February 16 th

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



This credit union is federally insured by the National Credit Union Administration.
The Central Issue is a quarterly publication of Central Credit Union of Illinois.
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The logo for Central Credit Union of Illinois. It features a stylized 'C' composed of several concentric, horizontal, wavy lines. To the right of the 'C' is a circular emblem containing a stylized 'U' shape. Below the graphic, the words 'CENTRAL' and 'CREDIT' are stacked vertically in a bold, sans-serif font. At the bottom, 'UNION' and 'OF ILLINOIS' are stacked vertically in a slightly smaller, bold, sans-serif font.