

# THE CENTRAL ISSUE

NEWS AND IDEAS FOR MEMBERS OF CENTRAL CREDIT UNION OF ILLINOIS SPRING 2026 VOLUME 38, ISSUE 1

## Take advantage of the savings during our Spring Vehicle Event with rates as low as 4.14% APR.

Have you put off buying a new car? Or, would you just like to pay less for the vehicle you already own? If so, don't miss your chance to save during our Spring Vehicle Event. 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 4.14% APR.\*** Trying to cut your monthly bills? 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 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.

**Don't get left behind. Offer ends May 30, 2026.** Apply today online at [www.centralcu.org](http://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 Spring Vehicle Event savings, please let them know about our special offer so they too can save.††

**You've waited long enough.**

Buy or refinance and save during our Spring Vehicle Event.

RATES AS LOW AS  
**4.14%\***  
APR



### 2024 – 2026 Models

As low as... 4.14% APR for up to 51 Months  
4.79% APR for up to 63 Months  
5.09% APR for up to 75 Months  
5.29% APR for up to 84 Months\*\*

### 2023 Models

As low as... 5.14% APR for up to 63 Months  
5.34% APR for up to 75 Months

### 2022 Models

As low as... 5.74% 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.

## In This Issue

Learn about debt management programs

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

Are you using Zelle®?

\*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 4.14% APR for 51 months is \$533.68. Total finance charge: \$2,217.43. Total loan cost: \$27,217.43. 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 May 30, 2026 and disburse your loan by June 15, 2026. \*\*84-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.

# Central Fast Cash is here for when you quickly need funds.

Borrowing has never been easier. Now you can get cash 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 banking and click on Central Fast Cash.**

\*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 4/1/26 and subject to change at any time.

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



**CATCH A BREAK WITH**  
**CENTRAL FAST CASH**

Vacation? Bills? Or just an unplanned expense?  
Get the cash you need when you want it.

## Need help managing debt? Attend GreenPath's upcoming free webinar.

If you're feeling the pressure of climbing credit card balances, you're not alone. Consumer debt in the U.S. reached \$18.33 trillion in 2025, according to Experian reporting. Of that total, credit card balances comprised more than \$1.21 trillion. Many households are struggling to cover everyday necessities and are relying on credit cards to get by. According to the Federal Reserve, about 4.5% of credit card balances fell delinquent in the last year.

GreenPath offers a life changing solution to help people pay off debt in full — and faster than you could on your own — making it a strong alternative to options like bankruptcy or debt settlement. Join us to learn about the power of the Debt Management Program and how it may be an option that could transform your financial future.

### What will you learn?

- What a Debt Management Program is
- Who can benefit from a Debt Management Program

### Who should attend?

- Anyone carrying credit card balances
- Anyone who wants to learn about an option to pay off debt more manageably

Scan the QR code to register. Even, if you can't attend, please register, and we will send you a recording of the webinar. We hope you can join us.



LIVE WEBINAR

APR 8 @ 2PM ET | REGISTER NOW

**The Magic of the Debt Management Program**

CENTRAL CREDIT UNION OF ILLINOIS

60-YEAR NONPROFIT

**GreenPath**  
financial wellness

**The Magic of the Debt Management Program**  
Wednesday, April 8, 2026  
2:00 p.m. ET

Scan code to register.



# Special mortgage offer! Rates 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:

<b>15-Year Fixed-Rate</b>	<b>30-Year Fixed-Rate</b>
<b>4.99%</b> (5.22% APR*)	<b>5.99%</b> (6.196% APR*)
<b>Offer ends June 30, 2026.</b>	



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 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 4/1/2026 through 6/30/2026. Applicable loans must close no later than 7/31/2026. 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 4/1/2026. 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: 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](http://www.nmlsconsumeraccess.org). Equal Housing Opportunity.

## Send money directly to friends and family with Zelle®.

Whether you're splitting the cost of a meal, gift, or trip, Zelle® makes it easy to pay your share.

- There are no fees to send and receive money with Zelle from the Central Credit Union mobile app<sup>1</sup>
- Money sent is available to use within minutes<sup>1</sup>
- 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](http://www.centralcu.org/spend-save/zelle.html)



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

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# Did you know?

■ The credit union's website has important information about news, events, products and services, processes, hours and more that may affect you. We invite you to visit periodically so that you can stay up-to-date on all things Central Credit Union. Please also follow us on Instagram, Facebook and LinkedIn.

- Our Bellwood location is now open on Saturdays from 9 a.m.-12:30 p.m.
- The credit union will be closed in observance of the following holidays:

Memorial Day	May 25 <sup>th</sup>
Juneteenth	June 19 <sup>th</sup>
Independence Day	July 4 <sup>th</sup>

## Membership pledge is now only \$5.

We're pleased to announce that we have lowered our membership pledge from \$25 to \$5. Now regardless of where you live or work you only need to maintain a \$5 balance in your Share Account to retain your credit union membership. That also means your family members, friends and coworkers only need \$5 to join Central Credit Union and start financially benefiting from our many products and services.\*

Please note that while we have reduced the membership pledge to \$5, you still must maintain

a \$200 balance in your Share Account to avoid a service fee. You have 90 days to accumulate the minimum balance before your account will be assessed the fee. We will waive the fee if you are under 18, or if you maintain a credit union certificate, Kasasa Saver® Account, C3 Checking Account, money market account, or if you maintain \$200 or more in a credit union individual retirement account (IRA). The minimum balance requirement will also be waived if you have a credit union loan or Visa Platinum credit card.

\*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.

## Thank you for your patience during our recent conversion.

We want to take this opportunity to thank you for your patience during our conversion, which took place on March 2nd.

As part of our conversion, we upgraded our core system and transitioned to new online and mobile banking platforms. While change is never easy, we are confident that you will be pleased with the long-term benefits that the conversion will provide including more streamlined processes and our ability to enhance existing products and introduce some exciting new ones.

**Please be aware that you must re-enroll in online and mobile banking following our conversion.** Detailed instructions for re-enrolling

in online and mobile banking are available on our website. Our new mobile apps are available for download at App Store and Google Play.

### **If you were also previously enrolled in eStatements, you will need to re-enroll.**

You can do so by clicking "eStatements" in online banking or "Statements and Documents" in mobile banking.

If you have questions or need assistance, please visit our website where we still have detailed conversion information posted. You can also call Member Services at (708) 649-6410, and we would be happy to assist you.

**For current deposit and loan rates, please visit [www.centralcu.org](http://www.centralcu.org).**



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### OFFICERS AND DIRECTORS:

President and CEO  
Robert Anderson

Chairperson  
Paul Sublewski

Vice Chairperson  
Ricardo Curry

Secretary  
Joyce Gaston

Treasurer  
Richard Vogl

Members  
Edward Androwich  
Sen. Mattie Hunter

Committee Members  
Edward Androwich  
Sen. Mattie Hunter  
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](http://www.centralcu.org)

Email:  
[memberservice@centralcu.org](mailto:memberservice@centralcu.org)

### LOCATIONS AND HOURS:

Main Office  
1001 Mannheim Road  
Bellwood, IL 60104  
Monday, Tuesday,  
Thursday, Friday: 9 a.m. – 6 p.m.  
Wednesday: 10 a.m. – 6 p.m.  
Saturday: 9 a.m. – 12:30 p.m.

Orland Park Branch  
9850 W. 159th Street  
Orland Park, IL 60467  
Lobby Hours:  
Monday, Tuesday,  
Thursday, Friday: 9 a.m. – 6 p.m.  
Wednesday: 10 a.m. – 6 p.m.  
Saturday: 9 a.m. – 12:30 p.m.  
Drive-Up Hours:  
Monday-Friday: 8:30 a.m. –  
6:00 p.m.  
Saturday: 8:30 a.m. – 12:30 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**