

THE CENTRAL ISSUE

NEWS AND IDEAS FOR MEMBERS OF CENTRAL CREDIT UNION OF ILLINOIS SUMMER 2026 VOLUME 38, ISSUE 2

Got summer plans? Save with home equity rates as low as 6.44% APR.

Live your dreams with our low home equity rates. This summer, tap the equity in your home to pay for a special day, improve your home, consolidate debt, pay for necessities, finance college and more.

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.

Variable-Rate Lines of Credit of \$5,000

or more also available. Want to have a ready source of cash for necessities, home improvements or emergencies? Then take advantage of our Variable-Rate Line of Credit. Write checks against your line for up to 5

years, and take up to 15 years to repay. Visit our web site at www.centralcu.org for details and current rates.

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.[†]

Call (708) 649-6427 to apply. Or apply through online or mobile banking. And, if you have family, friends or coworkers who might be interested, please refer them to us.^{††} We would love to help them achieve their financial goals.



In This Issue

Smart planning for school costs

Refinance your vehicle as low as 4.14% APR

Earn 5.00% APY on your checking account

*Listed rate is accurate as of 7/1/26 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. †There are no closing costs or up-front fees, however, if you close your line of credit within two years of its opening, you will be required to reimburse the credit union for certain third-party fees up to a maximum of \$500. ††Family members of existing members are eligible for membership. Friends and coworkers must be Illinois residents or work for one of the credit union Select Employee Groups.

Mortgage rates now as low as 4.99% (5.251% APR) and up to \$500 off closing costs.

Looking to buy or refinance a home? Take advantage of our low rates:

15-Year Fixed-Rate	30-Year Fixed-Rate
4.99% (5.251% APR*)	5.99% (6.319% APR*)



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 eligible borrowers on the purchase or refinance application for a primary residence using a conforming conventional loan portfolio product with Central Credit Union of Illinois. Not eligible on manufactured houses. Example scenarios, calculated 7/7/2026, are based on a \$213,750 loan amount with a 5% cash down payment from the borrower and 95% conventional financing. The 15-year Fixed-Rate example scenario assumes an interest rate of 4.99% with an Annual Percentage Rate (APR) of 5.251% for 15 years (180 monthly principal & interest payments of \$1,669.21). The 30-year Fixed-Rate example scenario assumes an interest rate of 5.99% with an APR of 6.319% for 30 years (360 monthly principal & interest payments of \$1,280.17). Example scenarios do not include taxes, insurance, or Private Mortgage Insurance (PMI). 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 MFM, a licensed Mortgage Lender/Service (Corporate Office: 616 44th Street SE, Grand Rapids, MI 49548 | (616) 538.1818 | NMLS ID: 149532). For registration/licensing information, please visit www.nmlsconsumeraccess.org. Equal Housing Opportunity.

Are you ready for the new school year? Get prepared with GreenPath's free upcoming webinar.

A new school year brings excitement — and added expenses. From the first day of elementary school to starting the college conversation, there's a lot to plan for. Join us for practical tips to help you manage back-to-school costs, prepare for the year ahead and handle unexpected education expenses with more confidence.

Who should attend?

- Parents or caregivers with children attending school
- Anyone looking to better manage or save for school expenses
- Students planning ahead for next year's education costs

What will you learn?

- How to financially prepare for the upcoming school year
- Tips for saving and planning for unexpected education-related expenses
- A high-level overview of how to start preparing for college costs

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.

JULY 8 @ 2PM ET | REGISTER NOW

Smart Planning for K-12 School Costs

60-YEAR NONPROFIT



Smart Planning for K-12 School Costs
Wednesday, July 8, 2026
2:00 p.m. ET

Scan code to register.



Get taken for a ride on your last vehicle loan?

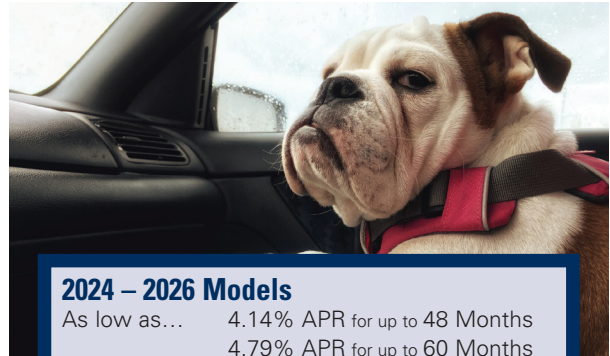
Refinance and save with rates as low as 4.14% APR.

These days, every dollar counts. If you have financed a car, motorcycle, boat or RV, and our rates are lower, give us a call. By refinancing with us, you might be able to reduce the interest you pay over the life of your loan and cut your monthly payments.

Apply today, and take advantage of:

- Rates as low as 4.14% APR*
- Same low rates for cars, motorcycles, boats and RVs
- Up to 110% financing
- Terms up to 84 months**
- No fees for refinances of loans \$10,000 or more

Call (708) 649-6420 to apply or scan the QR code.



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

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

*Listed rates accurate as of 7/1/26 and 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 with loans less than \$10,000. **84-month loans available for new car purchases or refinances of new cars purchased within one year.

Get free checking that pays! Earn 5.00% APY with free Kasasa Cash® Checking.

How much does your checking account pay you?

Our free Kasasa Cash Checking Account offers:

- 5.00% APY on balances up to and including \$25,000 if qualifications are met*
- 0.05% APY on all balances if qualifications aren't met**
- No minimum balance to earn rewards
- No minimum deposit to open
- No monthly maintenance fees
- Refunds on nationwide ATM withdrawal fees, when you qualify*
- 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.

Scan the QR code and open your account today.
 Or call (708) 649-6410.



*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 the current statement cycle. Contact Member 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 4.8889% resulting in an APY of 5.00%; 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 5.00% to 1.40% 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 will 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 (60) calendar days of the withdrawal transaction. NOTE: ATM fee reimbursements only apply to Kasasa Cash and Kasasa Cash Back 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 0.0495% resulting in an annual percentage yield of 0.05% and ATM withdrawal fees are not refunded. Dividends and Nationwide ATM withdrawal fee reimbursements will be credited to your Kasasa Cash account on the first processing/business day of the following statement cycle. APY = Annual Percentage Yield. APYs accurate as of 7/1/26. 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. A parent or a legal guardian must be a joint owner on the account if you are under 18 years old. 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. Savings in Central Credit Union Of Illinois are federally insured by the National Credit Union Administration. Kasasa and Kasasa Cash are trademarks of Kasasa, Ltd., registered in the U.S.A.

Did you know?

- You can retain your membership in the credit union regardless of where you live or work as long as you maintain a \$5 balance in your Share Account.
- 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.

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

Independence Day July 4th
Labor Day September 7th

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

Spread the word about the financial benefits of membership.

Refer your family members, friends and coworkers to Central Credit Union.* We're committed to:

- Increasing their savings
- Lowering their borrowing costs
- Reducing their fee expense
- Providing them with money-saving educational resources
- Giving them the prompt, personal and professional service they deserve

Those you refer can easily join at www.centralcu.org or by scanning the QR code. They can also join at either of our locations.



Scan to become a member.

*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.

For current deposit and loan rates, please visit 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

Email:
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**