THE CENTRAL ISSUE

NEWS AND IDEAS FOR MEMBERS OF CENTRAL CREDIT UNION OF ILLINOIS FALL 2026 VOLUME 38, ISSUE 3

Buy or refinance and save during our Fall Vehicle Event with rates as low as 4.14% APR.

Every dollar counts. That's why you should finance your next new or used vehicle with Central Credit Union during our Fall Vehicle Event. You could save on interest and payments with our low rates on new and used cars, motorcycles, boats and RVs, plus you can take advantage of extended terms and more.

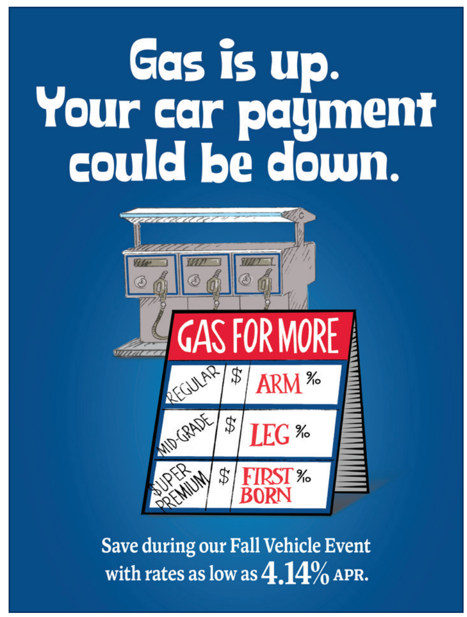
Great rates as low as 4.14% APR.* Want to lower expenses? Finance at our low rates, and use the money you'll save on interest and payments for other expenses.

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.

Enjoy vehicle financing for less. This offer ends November 30, 2026. Apply today 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 so they too can save.††



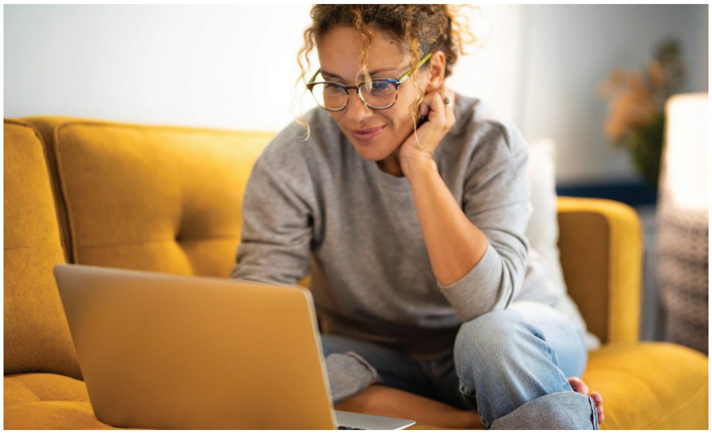
2024 – 2027 Models		
As low as...	4.14% APR for up to 51 Months	
	4.79% APR for up to 63 Months	
	5.09% APR for up to 75 Months	
	5.29% APR for up to 84 Months**	
2023 Models		
As low as...	5.14% APR for up to 63 Months	
	5.34% APR for up to 75 Months	
2022 Models		
As low as...	5.74% APR for up to 63 Months	

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

In This Issue

*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 November 30, 2026 and disburse your loan by December 15, 2026. **84-month loans available for new car purchases or refinances of new cars purchased within one year. †60-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.

Pay your Central Credit Union loans conveniently on time every time.



Paying your credit union loans is now a lot easier. Now you can make your loan or Visa payments from any external account via text or our website.

- Easily pay through a mobile device or online
- Pay directly through text reminders
- Avoid late fees
- Schedule recurring payments

For more information or to sign up for/use this new service, click on "Make A Loan Payment" under the "Borrow" menu on our website or in our website footer. **You can also scan the QR code to get started.**

Student loan options are now available.

Central Credit Union of Illinois has partnered with ISL Education Lending to help members with college expenses. Through this partnership, we are able to offer three types of loans for college financing. There are no origination or late fees associated with any of these loans.

Private Student Loans

The Partnership Advance Education Loan® is a national loan for undergraduate and graduate student borrowers, who may need one or more cosigners.

The College Family Loan® is for parents looking to borrow on behalf of students to help with college expenses or to relieve some of their potential debt. Applicants who do not meet the credit criteria on their own may apply with one or more cosigners.

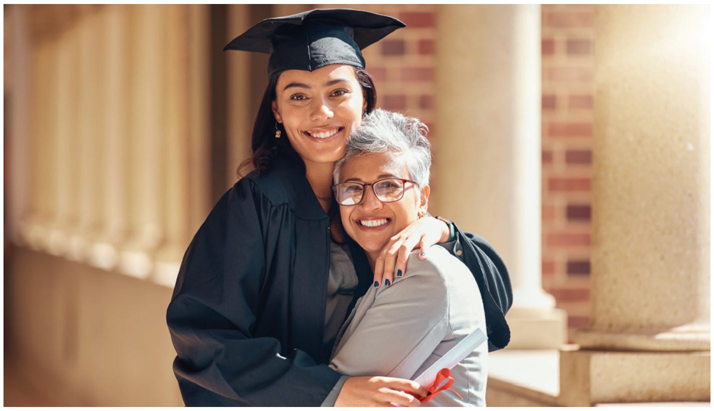
You can review loan information, including required FICO scores to receive different interest rates, online before you apply. Other features include:

- Partnership Loan and The College Family Loan have fixed rates only.
- Choice of interest-only or full principal and interest payments while enrolled in school or deferred payments until after school.
- An interest-rate reduction for automatic payments.

Refinance Loans

Refinance loans are available to help you repay existing student loans as well.

The Reset Refinance Loan® offers the opportunity to simplify repayment and lower:



- The interest rate you pay on student loan debt.
- The amount you will pay over time through shorter repayment terms or lower rates or a combination of both.
- Monthly payment amounts through a longer repayment term.

As with the other loans, eligibility and credit criteria requirements are provided upfront and in clearly defined language online. You may complete a simple pre-qualification step to see the rates you may qualify for without impacting your credit score.

Scan the code to learn more and to apply!

Save with 0% APR for 9 months. Transfer balances to our Visa, and cut credit card expenses.

Stop paying high credit card rates. Transfer balances to your Central Credit Union Visa Platinum, and enjoy 0% APR for 9 months* on every dollar you transfer.

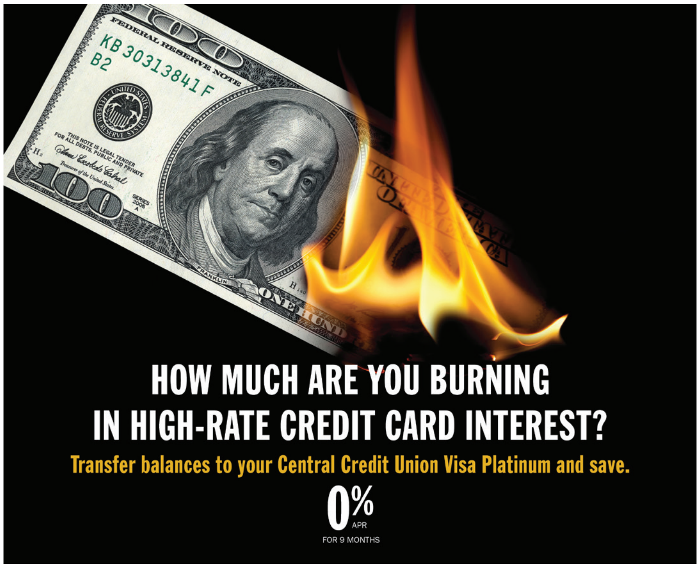
- Cut interest and payments
- One easy monthly payment for all your balances
- Good for every Central Credit Union Visa type

Scan the QR code to transfer your balances.

Don't have a Central Credit Union Visa Platinum? Apply today through online or mobile banking.

Offer ends February 15, 2027.

Scan to transfer your balance and save with 0% APR for 9 months.



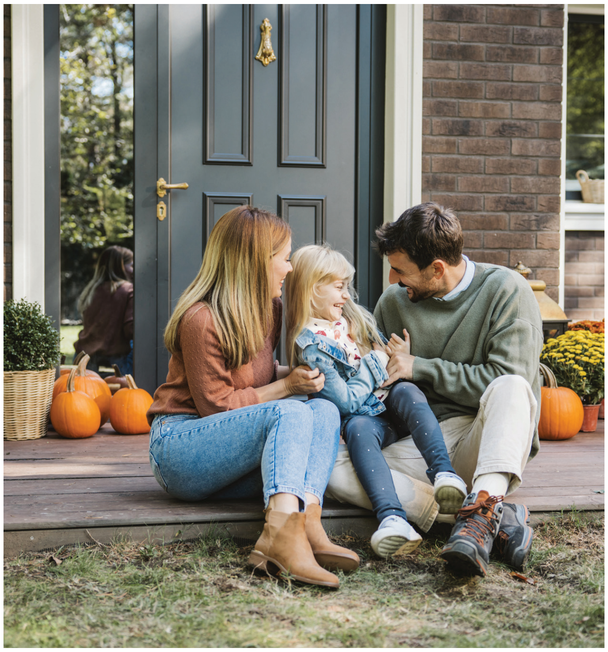
*0% annual percentage rate (APR) is valid for 9 statement cycle dates from transaction post date. Offer applies to balance transfers only and excludes purchases and cash advances. Balances must be transferred by 2/15/27. After the promotional period, balances will revert to your regular Visa Platinum APR for balance transfers, purchases and cash advances. First-Rate Platinum Visa: 9.90% APR to 18% APR. Platinum Premiere Visa: 12.6% APR to 14.7% APR. C3 Visa: 14.7% APR. Secured Visa Platinum: 21.50% APR (as of 9/1/26). You will be charged a balance transfer fee of 3% of the transfer amount with a minimum of $3. Your account must have available credit to cover your transfers and be in good standing. If your account has balances with different annual percentage rates, we will allocate the amount of your payment equal to the total minimum payment due to the lowest annual percentage rate balances first. Payment amounts in excess of your total minimum payment due will be applied to balances with higher annual percentage rates before balances with lower annual percentage rates. Platinum Premiere Visa UChoose Rewards are not earned on balance transfers.

Need a mortgage? Rates 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:

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

MemberFirst MORTGAGE | EQUAL HOUSING OPPORTUNITY

*Rates and APRs are accurate as of 7/1/26 and subject to change at any time. Available on all purchase and refinance applications for a primary residence using a conforming conventional loan portfolio product with Central Credit Union of Illinois. 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 7/1/26. 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 (MFM) 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 MFM, 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.

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, call Member Services at (708) 649-6410.

Scan to access your direct deposit form.

- Free financial counseling is available to you through GreenPath Financial Wellness. For more information, visit our website or call GreenPath at (877) 337-3399.
- The credit union will be closed in observance of the following holidays:

Indigenous Peoples' Day	October 12th
Veterans Day	November 11th
Thanksgiving Day	November 26th
Christmas	December 25th
New Year's Day	January 1st

Get rewarded with 5.50% cash back and more with free Kasasa Cash Back® checking.

Our free Kasasa Cash Back checking account rewards you just for using your debit card to make purchases — no category restrictions, points or expiration dates. Simply cash. With this great account, you'll benefit from:

- 5.50% cash back on debit card purchases, when you qualify*
- Refunds on ATM withdrawal fees nationwide, when you qualify
- No minimum opening deposit
- No monthly maintenance fees
- No minimum balance to earn your rewards

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

- ACH/direct deposit of $500 or more
- At least 12 debit card purchases, each $5 or more
- Be enrolled in and agree to receive e-statements

We understand life gets busy. If you don't meet the qualifications one month, your account is still free, and you can try again the following month.

Open your account today 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 the current statement cycle. Contact Member Services for specific Monthly Qualification Cycle dates. Reward Information: When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive 5.50% cash back on up to a total of $200 debit card purchases that post and settle to the account during that cycle period. A maximum of $11 cash back payments may be earned per Monthly Qualification Cycle. You will receive reimbursements up to an aggregate total of $25 for nationwide ATM withdrawal fees incurred within your Kasasa Cash Back 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 Back account qualifications are not met, no cash back payments are made and ATM withdrawal fees are not refunded. Cash back payments and nationwide ATM withdrawal fee reimbursements will be credited to your Kasasa Cash Back account on the first banking day of the following statement cycle. 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. Additional Information: Membership restrictions may apply. Account approval, conditions, qualifications, limits, timeframes, enrollments and other requirements apply. A parent or 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 dales and enrollment instructions. Kasasa and Kasasa Cash Back are trademarks of Kasasa, Ltd., registered in the U.S.A.*

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

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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.

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