

THE BENEFITS OF AFFILIATION

Wouldn't it be great if you could offer more valuable employee benefits at no additional cost? Affiliation with Central Credit Union can help you do just that.



Like most companies and organizations, you probably offer employee benefits to help you attract and retain quality employees. The more value your employees receive (in compensation, benefits, and satisfaction), the more likely they are to be loyal to your organization. Through affiliation, we can enhance your employee benefits package at no cost by providing your employees with access to affordable financial services and a knowledgeable credit union team committed to their financial growth. Central Credit Union membership is a benefit that your employees and their families will use and consider valuable.

At Central Credit Union, we're committed to helping your employees and their families achieve their financial goals by:

- Increasing their savings
- Lowering their borrowing costs
- Reducing their fee expense



- Delivering free, convenient electronic services
- Providing the prompt, professional and personalized service they deserve

As a financial partner, we can offer your employees a full range of savings, loan and investment services. More importantly, because we are member-owned, we take a personal interest in each member, assessing their current and future financial needs, and working with them to provide the financial and educational resources that will help them achieve their dreams.



For more information about affiliation, please call Business Development Manager Chris Nolan at (708) 649-6495.



ABOUT US

Since 1936, Central Credit Union has been a trusted, not-for-profit resource for financial services, education and advice. Because we're member owned, we work for our members with the sole purpose of furthering their financial well-being.

We're a state-chartered credit union that currently serves the employees of more than 250 local and national companies and organizations with over 12,000 members. Although our membership is concentrated in Illinois, affiliations with numerous national companies and organizations have expanded lifetime membership to families across America and even abroad.

As a full-service financial institution, we're capable of meeting all of the savings, loan and investment needs of your employees and their immediate family members. We also offer customized financial management resources to meet the individual needs of our members and our affiliated groups, which include seminars, educational materials and one-on-one counseling covering such topics as:

- Home buying
- Vehicle purchasing
- College funding
- Retirement planning
- Credit management
- Investing



Our main office is located at 1001 Mannheim Road in Bellwood. We have a branch in Orland Park at 9850 W. 159th Street.

Regardless of their locations, our members enjoy convenient, 24-hour account access. In person and through direct deposit, payroll deduction, ATMs and mail, members can conveniently make deposits to their accounts. We also provide the following free electronic services:

- Home banking and bill payment
- Mobile banking
- Text message banking
- E-statements
- Online loan applications and approvals
- Email and text alerts and more

Our continuing mission is to further the financial well-being of our members by lowering their borrowing costs, increasing their savings and providing them with the best financial services and educational resources possible.



PRODUCTS AND SERVICES

The following products and convenient services are made available through the credit union.

Savings Services:

- Share Savings Accounts
- My Club Accounts
- Checking Accounts
- Coverdell Education Savings Accounts
- Money Market Accounts
- Share Certificates Of Deposit
- Traditional and Roth IRAs
- Saver's Advantage Club

Loan Services:

- New and Used Vehicle Loans
- Vehicle Loan Refinances
- Visa Platinum Cards
- Secured Visa Platinum Cards
- Home Equity Loans
- Home Equity Lines Of Credit
- Mortgages
- Personal Loans
- Share Secured Loans
- Payday Plus Loans
- Overdraft Protection



Other Services:

- Free Home Banking and Online Bill Payment
- Mobile Banking
- Balance Notification and Other Email Alerts
- E-Statements
- Online Loan Applications and Approvals
- Loans By Phone
- Automatic Loan Payments
- ATM/Debit Cards
- Direct Deposit and Payroll Deduction
- Mail Deposits and Withdrawals
- GreenPath Debt Solutions
- Financial Services through the MEMBERS Financial Services Program*
- NADA Used Car Pricing
- Mechanical Repair Coverage
- Guaranteed Asset Protection Coverage
- Auto Insurance
- Homeowner's Insurance
- Payment Protection
- Money Orders
- Free Notary Public

For more information about products and services, please visit www.centralcu.org.

*Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members.

Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution.

CUNA Brokerage Services, Inc., is a registered broker/dealer in all fifty states of the United States of America.

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This credit union is federally insured by the National Credit Union Administration.

REV. 9/17

FREQUENTLY ASKED QUESTIONS



What is a credit union and how does it differ from a bank? A bank is a for-profit company that exists to generate high profits for its stockholders. A bank is governed by a board of directors that makes decisions to benefit stockholders. Those decisions may not always be in the best interest of a bank's customers. Unlike a bank, a credit union is a not-for-profit cooperative owned by its members and managed by a full-time professional staff for the exclusive benefit of its members.

Credit unions have no stockholders, so after paying operating expenses and setting aside reserves, all remaining income is returned to members in the form of higher-paying dividends, lower loan rates, reduced fees and enhanced services. In addition, a volunteer board of directors is elected by the members to ensure that all members have a voice in the credit union. Those serving on the board must be members.

How do we become affiliated with the credit union? Once we have determined that a mutually beneficial relationship can be established, your company would need to complete an affiliation agreement and application for membership in the Central Credit Union Association Of Illinois, which would allow you to begin offering the benefit to your employees.

What does the credit union expect from its affiliated companies? We provide our affiliated companies with all materials and training needed to



efficiently and effectively administer and promote the credit union benefit and to enroll employees. We strongly believe that your company only benefits from offering credit union membership if your employees are aware of the benefit and its value. Therefore, we request that affiliated companies commit to promoting the benefit among employees and allow us to make periodic on-site visits to answer employee questions and enroll new members.

We also ask that you offer to employees direct deposit and payroll deduction into credit union accounts via the Automated Clearing House (ACH) method. A company representative is also needed to administer the benefit to employees and answer basic questions.



Would we assume liability for our employees' transactions? Your organization would assume no liability whatsoever for your employees' credit union transactions.

Are credit union deposits insured? Credit union deposits are federally insured to at least \$250,000 by the National Credit Union Administration, a U.S. government agency. IRAs are insured separately up to \$250,000.

If we offered a credit union benefit, would employees be less likely to contribute to our 401K plan? Because our primary mission is to further the financial well-being of our members, we're a very strong advocate of 401K and other retirement savings plans. Although we offer a wide variety of savings services, including IRAs, we encourage members to take advantage of tax savings plans offered through their employers and to utilize our offerings as a way to contribute more to savings once employer limits have been reached.

