

THE CENTRAL ISSUE

NEWS AND IDEAS FOR MEMBERS OF CENTRAL CREDIT UNION OF ILLINOIS FALL 2018 VOLUME 30, ISSUE 3

Don't pass up the savings during our Fall Vehicle Event with rates as low as 3.04% APR.

Take the fright out of your next vehicle purchase. Buy or refinance a new or used car, motorcycle, boat or RV during our Fall Vehicle Event and save on interest and payments with our great low rates.

Rates now as low as 3.04% APR.*

Save money with our low rates. Plus, if you have a qualifying Visa Platinum, you can redeem 5,000 Premiere Points, and reduce your rate by an extra .25%.

Up to 110% financing and terms extended by three 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 90 days. Finance with us, and make no payments for 90 days.†

Refinance and 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.

Missing this offer might haunt you. Call (708) 649-6420 to apply. Or apply through online banking where we can approve loans for qualified members in as little as 60 seconds. And please tell your family, friends and coworkers that they too can join and save with this great offer.††

This special offer ends November 15, 2018.



2016 – 2019 Models

As low as... 3.04% APR for up to 63 Months
3.44% APR for up to 75 Months
3.54% APR for up to 84 Months**

2015 Models

As low as... 3.50% APR for up to 63 Months
4.00% APR for up to 75 Months

2014 Models

As low as... 3.60% 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

Reach savings goals with My Club

Open a Visa Platinum with a \$100 credit

Redesigned web site coming soon

*Listed rates are for up to 110% financing for qualified members. Listed rates include .10% member relationship discount. To qualify for the 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. 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 \$20,000 loan at 3.04% APR for 63 months is \$343.89. Total finance charge: \$1,664.95. Total loan cost: \$21,664.95. 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. To take advantage of listed rates and extended terms, you must apply by November 15, 2018 and disburse your loan by November 30, 2018. **Term extension not valid for 84-month loans. 84-month loans available for new car purchases or refinances of new cars purchased within one year. 90-day no payment period is optional. Interest will accrue during the 90-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.

EXCEPTIONAL SERVICE TRUSTED ADVICE

The financial advisor located at your credit union offers personalized retirement, insurance and investment strategies designed to help you and your family realize a lifetime of financial security.

Call today for a no-cost, no-obligation appointment.



Brian Sims

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CBSI-1444408.1-0316-0419
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Open your My Club Account, and easily save for the holidays and more.

Saving is easy when you have a My Club Account. With a My Club Account, you can:

- Grow your savings throughout the year
- Conveniently make deposits through payroll deduction
- Earn dividends that are compounded and paid monthly
- Enjoy free 24-hour electronic access
- Feel secure knowing your deposits are federally insured

Take the financial stress out of your holidays with My Club Holiday. Simply contribute to your My Club Holiday Account throughout the year, and receive a check for your entire account balance at the end of October just in time for holiday shopping. Or, have your funds transferred into one of your credit union accounts. Your My Club Holiday deposits will then begin accumulating for the next holiday season.

Save for anything you want or need with My Club My Way. Want to save for a big purchase, a vacation or property taxes? Reach your savings goals quickly with a My Club My Way Account. Make regular contributions to your account, and



withdraw the funds when you need them. Then use your account to start saving for your next goal. And, if you have more than one savings goal, you can open more than one My Club My Way Account.

Print your My Club application at www.centralcu.org today. For more information, please call (708) 649-6410.

Help prevent credit and debit card fraud. Sign up for Visa Purchase Alerts.

With near real-time alerts from Central Credit Union powered by Visa, you can receive free updates on your Visa® credit and debit card activity.

After your Central Credit Union Visa card has been used, you'll receive an alert through text message or email. If there is fraudulent activity, you can find out within minutes and act quickly to resolve the situation.

How you use the service is up to you. You can choose to receive alerts when your Visa card is used for purchases over a specified amount, online transactions, purchases outside the United States, and more. You can even customize the purchase amount threshold — for

example, setting it to only receive alerts for purchases above \$50.

Select the delivery options that best meet your needs, with text messages, emails, or both for extra security and convenience. Each alert contains important information, including the purchase amount, merchant name and location (if available), and the last four digits of the Visa card used to keep you best informed.

All this is free for Central Credit Union Visa credit and debit cardholders. Sign up today for alerts from Central Credit Union through the checking or credit cards pages of our web site at www.centralcu.org. For more information, call our Visa Department at (708) 649-6430.

Actual time to receive Alerts powered by Visa dependent on wireless service and coverage within area. Alerts service may not be available in all areas. Gasoline alerts may not include purchase amount. Account activity qualifying for Alert service may vary by issuer. Additional restrictions apply.

Reduce your credit card bills with a First-Rate Platinum Visa with a \$100 credit and a rate as low as 9.9% APR.

Looking for ways to lower your credit card bills? Replace the high-rate credit cards in your wallet with a Central Credit Union First-Rate Platinum Visa, and save on interest, payments and fees. Plus, get a \$100 credit.

Save with a regular APR as low as 9.9%. And pay no balance transfer fees. Our card features a regular APR as low as 9.9% — good on all purchases, cash advances and balance transfers.* Transfer your balances to our card, and cut monthly payments and interest charges. Best of all, there's no charge to transfer your balances.

Apply now, and get a \$100 credit to your account! Transfer \$2,500 or more to your new Visa Platinum and sign up to have reoccurring payments charged to your new card for at least one monthly bill such as your cell phone bill or gym membership, and we'll credit \$100 to your new account.** It's not a requirement to open your account, just a great added benefit.

No annual fee. Plus a wealth of privileges. Benefit from added savings, convenience and security with the following:

- Minimum 21-day grace period on purchases

*Actual rate may vary based on creditworthiness. Transaction fees: Cash Advance For ATM Transactions And Non-Check Advances (excluding balance transfers) — Either \$3 or 3% of the amount of the transaction, whichever is greater; Foreign Transaction — 2% of each transaction in U.S. dollars. **First-Rate Platinum Visa Account must be opened between 10/1/18 and 12/15/18. Balance transfers adding up to \$2,500 or more must be made within 60 days of account opening date to qualify for \$100 credit. To qualify for \$100 credit, you must also have at least one reoccurring payment to the same vendor automatically billed to your Visa Platinum Account for three consecutive months. The first payment to your vendor of choice must post to your account within 60 days of your account opening date. \$100 will appear as a credit adjustment to your account and will not be credited toward your monthly payment. \$100 will be credited to your First-Rate Platinum Visa Account by your May statement. To receive \$100 credit, all of your credit union accounts must be in good standing (ie. not delinquent, over limit, etc.). Balance transfers and reoccurring payments are only conditions to receive the \$100 credit. You may open a Central Credit Union First-Rate Platinum Visa without transferring balances or setting up reoccurring payments.

Here's A Bright Idea.

Cut interest, payments and fees with a First-Rate Platinum Visa with a \$100 credit and a regular rate as low as 9.9% APR.

APPLY TODAY AND GET A \$100 CREDIT!

- \$0 liability for fraudulent transactions
- Visa Purchase Alerts
- Identity theft victim assistance and reimbursement insurance
- \$500,000 in free travel accident insurance
- Easy online account access and payments and more!

Apply by calling (708) 649-6430 or through online banking at www.centralcu.org. Offer ends December 15, 2018.

Coming soon! Check out our new, redesigned web site.

We are pleased to announce that we'll soon be launching our newly redesigned web site at www.centralcu.org.

Our new web site will feature a responsive design so you can easily view it in a readable format from your PC, tablet or other device. You will also still be able to access Central Credit Union Mobile through our free mobile app.

Use the new web site to...

- Read about current promotions
- View information about our products and services
- Log into/register for online banking and bill payment

- Apply online for loans
- Register for Visa Purchase Alerts
- Check current rates
- Access financial calculators
- Review financial education material
- Request information
- Reorder checks and more!

We look forward to seeing you online soon!

