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%

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.

site coming soon

In This Issue

Reach savings

Open a Visa

Platinum with

a \$100 credit

Redesigned web

goals with My Club

*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 3.01% APR for 63 months is \$\$43.89. Total loan cost. \$21,664.95. Total loan cost. \$21,664.95. Final loans cost. \$21,664.95. Fin

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

MEMBERS Financial Services Representative

Office: (708) 649-6470 Email: bsims@centralcu.net

The MEMBERS Financial Services Program

Located at:

Central Credit Union Of Illinois

1001 Mannheim Road Bellwood, IL 60104



Financial Services

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.

CBSI-1444408.1-0316-0419 © 2016 CUNA Mutual Group

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 apoly.

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.

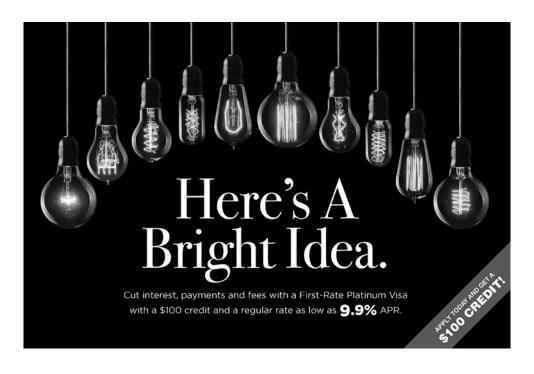
Save with a regular APR as low as 9.9%. And pay no balance transfer fees. Our card features a regular APR as low as 9.9% — good on all purchases, cash advances and balance transfers.* Transfer your balances to our card, and cut monthly payments and interest charges. Best of all, there's no charge to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



- \$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.

"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 107/1/8 and 127/5/18. Balance transfers adding up to \$2,500 c 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 a least one reoccurring payment to the same vendor admonitacibly libiled 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 paper 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, union accounts must be in good standing (le. 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 transfering balances or supplements.

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!

Did you know?

- You can conveniently manage your accounts 24 hours a day with our free E-services, which include:
 - Online banking
 - Mobile banking
 - Text message banking
 - Online bill payment
- Online loan applications
- E-statements
- Email and text alerts

by the National Credit Union Administration (NCUA), a U.S. Government Agency. Individual Retirement Accounts (IRAs) are insured separately up to \$250,000. Insurance limits may be even higher depending on how your accounts are titled.

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

Columbus Day	October 8th
Veterans Day	November 12 th
Thanksgiving Day	November 22 nd
Christmas	December 25 th
New Year's Day	January 1st

The credit union will close at 1 p.m. on December 24th and December 31st in observance of Christmas Eve and New Year's Eve.

To get started, download an E-services application from our web site or request one from Member Services at (708) 649-6410.

- We can approve online loan applications for qualified members in as little as 60 seconds. To apply, log into online banking and click on Apply For A Loan.
- Your total funds on deposit at the credit union are federally insured to at least \$250,000

Give the gift of Central Credit Union membership.

Stuff the stockings of your family members and friends with savings this holiday season. Refer your family members, friends and coworkers to Central Credit Union so they too can increase their savings, lower their borrowing costs and pay less in fees.*

Call Members Services at (708) 649-6410 to request membership applications today. Or, your family, friends and coworkers can join in person at either of our locations.

Current Rates **DEPOSIT ACCOUNTS** RATE APY* RATE Share Secured As low as 3.55% APR Share Savings .05% .05% Personal Loans As low as 9.90% APR My Club .05% .05% Checking Plus .05% .05% Overdraft Protection 18.00% APR C3 Platinum Visa 14.70% APR Money Market/IRA .10% .10% Platinum Premiere Visa 12.60% APR .15% As low as Smart-Saver Money Market/IRA .15% First-Rate Platinum Visa 9.90% APR Investor's Choice Account .25% .25% As low as Share Certificates of Deposit Call (708) 649-6410 HOME EQUITY LOANS RATE *APY = Annual Percentage Yield. Deposit and loan rates are accurate as of 10/1/18. Rates are subject to charge at any time. Please contact the credit union for additional information about applicable fees and terms. Fixed-Rate As low as 5.99% APR Variable-Rate Lines of Credit As low as 5.00% APR Interest-Only Home Equity Lines of Credit As low as 5.25% APR **New Vehicle Loans** 27 Mos. 39 Mos. 84 Mos. 51 Mos. As low as... 3.04% APR 3.04% APR 3.04% APR 3.04% APR 3.44% APR 3 54% APR Listed rates are for 110% financing for new and used vehicles up to two years old for qualified members. Rates may vary based on creditworthiness, term and model year. 84-month loans available for new car purchases or refinance of new cars purchased within one year

☐ Please send me a vehicle loan application.	Name
☐ Please send me an Visa Platinum application.	Address
☐ Please send me membership applications for my	City, State, Zip
family members.	Account #



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. © Copyright 2018 by Central Credit Union of Illinois.

OFFICERS AND DIRECTORS:

Chairman of the Board Natalie Bradford

Vice Chair Paul Sublewski

Secretary Richard Vogl, Jr.

Treasurer Donald Kolkebeck

Members Chyrel Graham Mattie Hunter Joan Jensen

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) <u>750-3660</u>

Web Site: www.centralcu.org

mail:

memberservice@centralcu.org

LOCATIONS AND HOURS:

Main Office 1001 Mannheim Road Bellwood, IL 60104 Monday, Friday: 9-6:30 Tuesday, Thursday: 9-5 Wednesday: 10-5

Orland Park Branch 9850 W. 159th Street Orland Park, IL 60467 Lobby Hours: Monday, Tuesday, Thursday: 9-6 Wednesday: 10-6 Friday: 9-7 Saturday: 9-1 Drive-Up Hours: Monday-Friday: 8-7 Saturday: 8-1



^{*}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.