

THE CENTRAL ISSUE

NEWS AND IDEAS FOR MEMBERS OF CENTRAL CREDIT UNION OF ILLINOIS SPRING 2019 VOLUME 31, ISSUE 1

Put the joy back in your ride. Save with Spring Vehicle Event reduced rates as low as 3.39% APR.

It's hard to enjoy a new car when you're stuck with high interest and payments. So buy or refinance a new or used car, motorcycle, boat or RV during our Spring Vehicle Event and save.

Reduced rates now as low as 3.39% APR.*

Save money with our special 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 60 days. Finance with us, and make no payments for 60 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.

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 May 15, 2019.

*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 3.39% APR for 63 months is \$347.04. Total finance charge: \$1,863.38. Total loan cost: \$21,863.38. 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 May 15, 2019 and disburse your loan by May 31, 2019. **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. 180-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.

Buy or refinance during
our Spring Vehicle Event and
save with reduced rates

AS LOW AS
3.39%
APR



110% FINANCING · NO PAYMENTS FOR 60 DAYS · EXTENDED TERMS

In This Issue

It's not too late to refinance your mortgage

Cut your credit card bills

Make loan payments online

2017 – 2019 Models

As low as... 3.39% APR for up to 63 Months
3.79% APR for up to 75 Months
3.89% APR for up to 84 Months**

2016 Models

As low as... 3.85% APR for up to 63 Months
4.35% APR for up to 75 Months

2015 Models

As low as... 3.95% 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.

Our mortgage rates are still low. Refinance at 3.65% [3.687% APR] for \$250 or less and save.

If you've been thinking about refinancing your mortgage, act now. If you have a strong credit history and have built up significant equity in your home, you don't want to miss your opportunity to refinance at a low rate and save.

Great low rates and terms up to 10 years.* Refinance at a low, fixed rate, and you could reduce the interest you pay and possibly lower your monthly payments. And, you'll enjoy predictable payments for the life of your loan.

Get cash for college tuition, home improvements and more. Save on interest, and get money to finance home improvements, pay off high-interest debt, pay college tuition bills and more.

Qualified members can refinance for \$250 or less.**

With our low, fixed rates, you can borrow up to 80% of your home's current market value, up to a maximum of \$500,000. And, the interest you pay could be 100% tax deductible. Consult your tax advisor for details. Loan terms and conditions subject to credit qualifications and approval.

We also offer additional mortgages, including those for purchases, at different rates and terms. To apply, call (708) 649-6427.



Fixed Rate Mortgages

5-Year	7-Year	10-Year
3.65% (3.702% APR)	3.65% (3.687% APR)	3.70% (3.727% APR)

*Listed rates are accurate as of 4/1/19 and are subject to change at any time. 10-year mortgage product availability dependent on availability of designated funds. Minimum loan amount is \$15,000. Loans are repayable in equal monthly installments over the term of the loan. Example: Monthly payment on a \$75,000 loan at 3.70% (3.727% APR) for 120 months is \$748.70. Total finance charge: \$14,938.11. Total loan cost: \$90,030.14. **There is no application fee. For loans not exceeding \$250,000, closing costs will be a maximum of \$250 plus the actual cost of an appraisal if it is determined an appraisal is needed. For loans exceeding \$250,000, closing costs will be the actual costs. If it is determined an appraisal is necessary, you will be charged the appraisal fee at the credit union's cost. Homeowner's insurance is required.



Could you use a financial check up? Take advantage of GreenPath Financial Wellness.

As a Central Credit Union member, you have access to certified experts through GreenPath Financial Wellness who will empower you to eliminate financial stress, get out of debt, increase savings, and achieve your financial goals.

GreenPath Financial Wellness can:

- Explore options for easing financial stress and achieving financial goals
- Discuss your credit and provide tips for improving your credit score
- Look at student loan repayment options, including the pros and cons
- Discuss debt repayment options
- Assist with housing issues, including purchasing a home, avoiding foreclosure, or reverse mortgages



- Provide you and your family with financial education, through online resources and tools

GreenPath can give personalized answers to your individual needs. For issues, ranging from a proactive savings plan to saving a home from foreclosure, advice is only a phone call away.

Call Greenpath today at (877) 337-3399. Hours are Monday through Thursday 8 a.m. to 10 p.m. (ET), Friday 8 a.m. to 7 p.m. and Saturday from 9 a.m. to 6 p.m. You can also visit them at www.greenpathref.com.

Get the same great rate all the time, and save on interest and payments with our Visa with a regular APR as low as 9.9%.

Don't wait a minute longer. Stop paying high credit card rates and fees that will only keep rising. Replace the high-rate credit cards in your wallet with a Central Credit Union First-Rate Platinum Visa, and save. Plus, get a \$100 credit.

Enjoy our regular APR as low as 9.9% all the time. And pay no balance transfer fees. Our card features a regular APR as low as 9.9% — good all the time 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 receive 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, and we'll credit \$100 to your new account.** It's not a requirement, 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
- Free text and email usage 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 June 17, 2019.

*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 4/1/19 and 6/17/19. 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 November statement. To receive \$100 credit, all of your credit union accounts must be in good standing (i.e. 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.



**OUR MESSAGE
JUST CAN'T WAIT.**

CUT INTEREST, PAYMENTS AND FEES WITH A CENTRAL CREDIT UNION
FIRST-RATE PLATINUM VISA WITH A REGULAR APR AS LOW AS

9.9%

Easily make your Central Credit Union loan or Visa payment from online or mobile banking.

Save yourself a stamp. You can conveniently pay your Central Credit Union loan or Visa payment online. Simply make the payment from one of your Central Credit Union accounts or an account from another institution using either Central Credit Union's free online or mobile banking, if you're a registered user.

If making your payment through online banking, simply select the "Move Money" menu option. Then, you can specify whether you'd like your payment made from one of your Central Credit Union accounts or an account you have at another financial institution.

If paying through mobile banking, you can simply transfer

funds from one of your credit union accounts to your loan or Visa account to make your payment. Or, select "More" or "Other" from the menu depending on your device and then "Loan or Credit Card Payment" to pay with funds from another institution. With either online or mobile banking, you can make loan or Visa payments, schedule payments and review payment history.

You will need an E-services PIN to register for online banking at www.centralcu.org or mobile banking through our app. To request an E-services application, please call Member Services at (708) 649-6410.

Did you know?

- Even if you change jobs or retire, you can still retain your credit union membership as long as you maintain a \$25 balance in your Share Account.
- The credit union will now be using the term "online banking" instead of "home banking" for its electronically automated systems that may be accessed online. Applications, disclosures and other credit union materials have been updated to reflect this change.
- The credit union has e-statements. To register, log into online banking at www.centralcu.org, and click on the Online Statements tab. To obtain an E-services PIN to register for online

banking, please contact Member Services or download an E-services application from the Online Banking or Mobile Banking page of our web site.

- Through our web site, you can access educational articles and videos on vehicles, credit, retirement, investing and more. Just click on the "Manage" menu, and then select "Financial Resource Center".
- The credit union will be closed in observance of the following holidays:

Memorial Day	May 27 th
Independence Day	July 4 th

Your family members and friends can join. Refer them to Central Credit Union today.

Pay the financial benefits of credit union membership forward. 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.

*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.

OFFICERS AND DIRECTORS:

Chairman of the Board
Natalie Bradford
Vice Chair
Paul Sublewski
Secretary
Richard Vogl, Jr.
Treasurer
Joyce Gaston
Members
Chyrel Graham-McGee
Sen. Mattie Hunter
Robert Satinover

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, 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

Current Rates

DEPOSIT ACCOUNTS	RATE	APY*	LOANS	RATE
Share Savings	.05%	.05%	Share Secured	As low as 3.55% APR
My Club	.05%	.05%	Personal Loans	As low as 9.90% APR
Checking Plus	.05%	.05%	Overdraft Protection	18.00% APR
Money Market/IRA	.10%	.10%	C3 Platinum Visa	14.70% APR
Smart-Saver Money Market/IRA	.15%	.15%	Platinum Premiere Visa	As low as 12.60% APR
Investor's Choice Account	.25%	.25%	First-Rate Platinum Visa	As low as 9.90% APR
Share Certificates of Deposit	Call (708) 649-6410			
			HOME EQUITY LOANS	RATE
			Fixed-Rate	As low as 5.99% APR
			Variable-Rate Lines of Credit	As low as 5.50% APR
			Interest-Only Home Equity Lines of Credit	As low as 5.75% APR

*APY = Annual Percentage Yield. Deposit and loan rates are accurate as of 4/1/19. Rates are subject to change at any time. Please contact the credit union for additional information about applicable fees and terms.

NEW VEHICLE LOANS	27 Mos.	39 Mos.	51 Mos.	63 Mos.	75 Mos.	84 Mos.
As low as...	3.39% APR	3.39% APR	3.39% APR	3.39% APR	3.79% APR	3.89% 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 refinances of new cars purchased within one year.

- Please send me a vehicle loan application.
- Please send me a Visa application.
- Please send me membership applications for my family members.

Name _____
Address _____
City, State, Zip _____
Account # _____



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CENTRAL CREDIT UNION OF ILLINOIS