

THE CENTRAL ISSUE

NEWS AND IDEAS FOR MEMBERS OF CENTRAL CREDIT UNION OF ILLINOIS FALL 2021 VOLUME 33, ISSUE 3

Save with reduced rates as low as 1.99% APR and more during our Fall Vehicle Event.

Gobble up fantastic savings on new and used cars, motorcycles, boats and RVs as well as refinances during our Fall Vehicle Event.

Reduced rates as low as 1.99% APR.*

Our special, reduced rates will save you money. 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.†

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.

Apply online at www.centralcu.org or through our mobile app. Or, call (708) 649-6420 to apply. And please tell your family, friends and coworkers about this special offer so they too can join Central Credit Union and save.††

This special offer ends November 15, 2021.

*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 1.99% APR for 51 months is \$409.32. Total finance charge: \$875.07. Total loan cost: \$20,875.07. 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 15, 2021 and disburse your loan by December 15, 2021. **84-month loans available for new car purchases or refinances of new cars purchased within one year. 160-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.

EVERYONE'S FLOCKING TO OUR FALL VEHICLE EVENT.

Buy or refinance and save with reduced rates as low as

1.99%
APR



110% Financing · No Payments for 60 Days · Extended Terms

2019 – 2022 Models

As low as...

1.99% APR for up to 51 Months
2.10% APR for up to 63 Months
2.40% APR for up to 75 Months
3.00% APR for up to 84 Months**

2018 Models

As low as...

2.75% APR for up to 63 Months
3.05% APR for up to 75 Months

2017 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

Refinance your mortgage at 2.40% (2.440% APR)

Get a \$100 credit with our Visa

Give the perfect holiday gift

Mortgage rates are still low. Refinance at 2.40 (2.440% APR) for \$250 or less.

Mortgage rates won't be this low forever. 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.

To apply, call (708) 649-6427.



Fixed Rate Mortgages

5-Year	7-Year	10-Year
2.40% (2.450% APR)	2.40% (2.440% APR)	2.50% (2.527% APR)

*Listed rates are accurate as of 10/1/21 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 2.50% (2.527% APR) for 120 months is \$707.04. Total finance charge: \$9,938.56. Total loan cost: \$85,030.59. **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.



Tips to stay safe while holiday shopping online.

By GreenPath Financial Wellness

Identity theft occurs when someone uses personal information without your permission to commit fraud or other crimes. While it can be a challenge to guarantee you won't become a victim of identity theft, you can minimize your risk.

Use well-known websites with security features. Be sure the URL you are shopping from is valid, as the chance to be directed to a less-than-reputable website through "click-bait" ads is higher during the holidays. It's a good idea to actually type the retailer's URL into your web browser. When shopping by phone, consider downloading specific retailer apps. Additional security features are built into retailer apps, and you can also ensure you are purchasing directly from the source.

Look for security indicators. Look for "https" at the beginning of a site's address. When you see the "s" at the end of "http," then the site is encrypted, and your data will be secure. Also look for an icon that looks like a lock, either next to the URL or in the bottom corner of your web browser. Use an online browser that warns you before purchasing or even visiting a non-secure site.

Use secured networks. Run regular virus checks and updates on your device. Pay attention to network connections when shopping from other devices when on the go.

Shop with a credit card. Credit cards offer a level of fraud protection that you may not get using debit cards. Plus, credit card providers will likely notice identity theft activity before you do.

Don't store payment information on a retailer's website. Stored information could compromise your identity if there is a widespread data breach.

Select complex passwords. Don't use information like your mother's maiden name, your birth date, a single word, or the last four digits of your Social Security number or phone number. Combinations of letters, numbers, and special characters make the strongest passwords.

Monitor statements and credit reports. Look for any purchases you didn't make, and check your credit report regularly. You can check your credit report periodically free of charge at www.annualcreditreport.com.

To maintain your financial health not only during the holiday season but throughout the year, GreenPath Financial Wellness offers additional resources for protecting your identity. For more information, call (877) 337-3399 or visit www.greenpathref.com.

The cat is out of the bag. Get our Visa Platinum, and find out what you've been missing.

Our Visa Platinum truly is the cat's meow. It offers one low rate, no balance transfer fees, a \$100 credit and so much more. Replace your high-rate credit cards with our Visa, and start saving on interest, payments and fees today.

Save with no balance transfer fees and an APR as low as 9.9%. 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!

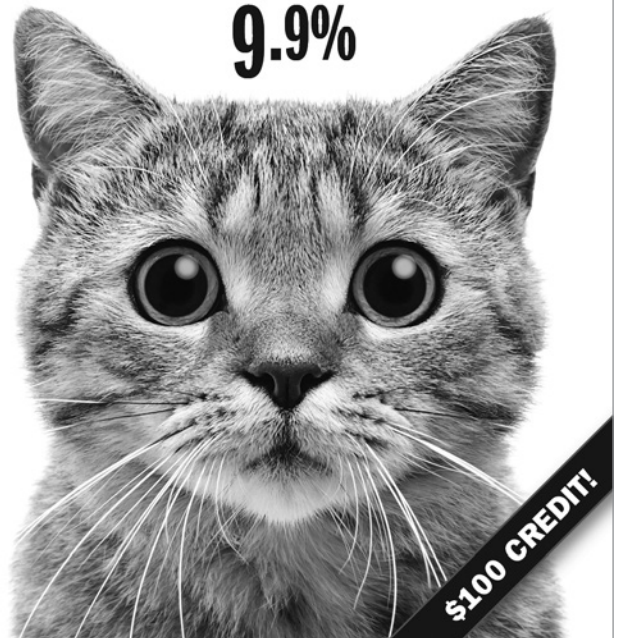
Call (708) 649-6430 to apply or apply through online or mobile banking. Offer ends December 31, 2021.

FIRST-RATE PLATINUM VISA

ONE LOW RATE ALL THE TIME • NO BALANCE TRANSFER FEES

Be surprised by the savings with a \$100 credit
and a regular APR as low as

9.9%



*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 10/1/21 and 12/31/21. 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.

Need a loan? Apply for your next loan with our mobile app.

Get the Central Credit Union Mobile App, and not only can you access your money from any location at your convenience on your mobile device, but now you can also apply for loans with our app.

Applying is fast and easy. To apply for a loan using the Central Credit Union Mobile App, simply log into mobile banking with your username and password. Then click on "More" at the bottom of your screen, and then click on "Apply For A Loan".

Your account information is protected. Our mobile banking is secure using industry-standard technologies. No account or other personal information is stored on your mobile device.

Not a current mobile banking user? Sign up today. If you aren't a current online or mobile banking user, you can register for mobile banking through the app using your account number and E-services PIN. To obtain an E-services PIN, complete and return an E-services application, which can be found on the mobile banking page of our web site at www.centralcu.org.

For more information, please call Member Services at (708) 649-6410.



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Did you know?

- You can sign up for e-statements through online banking. Just log in and click on "Online Statements".
 - We can help you build or rebuild credit with our Share Secured Loans, Secured Visas and Payday Plus Loans. For more information, please call our Loan Department at (708) 649-6420.
 - You can retain your credit union membership even if you move, change jobs or retire as long as you maintain a \$25 balance in your Share Account.
 - The credit union will be closed in observance of the following holidays:

Columbus Day	October 11 th
Veterans Day	November 11 th
Thanksgiving Day	November 25 th
Christmas	December 25 th
New Year's Day	January 1 st
- 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.

We have the perfect stocking stuffer. Give the gift of credit union membership.

This holiday season, give your family members and friends a gift that will benefit them financially for a lifetime — Central Credit Union membership.

Refer your family members, friends and coworkers to Central Credit Union.* We'll help them achieve their financial goals by:

- Increasing their savings
- Lowering their borrowing costs

- Reducing their fee expense
- Providing them with money-saving educational resources
- Giving them the prompt, personal and professional service they deserve

Call (708) 649-6410 to request membership applications today. 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
Joyce Gaston
- Secretary
Paul Sublewski
- Treasurer
Richard Vogl, Jr.
- Members
Sen. Mattie Hunter
Donald Kolkebeck
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, Tuesday,
Thursday: 9 a.m. – 5 p.m.
Wednesday: 10 a.m. – 5 p.m.
Friday: 9 a.m. – 5:30 p.m.
- Orland Park Branch
9850 W. 159th Street
Orland Park, IL 60467
Lobby Hours:
Monday, Tuesday,
Thursday: 9 a.m. – 5 p.m.
Wednesday: 10 a.m. – 5 p.m.
Friday: 9 a.m. – 5:30 p.m.
Saturday: 9 a.m. – 12:30 p.m.
Drive-Up Hours:
Monday-Friday: 8:30 a.m. – 5:30 p.m.
Saturday: 8:30 a.m. – 1p.m.

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 3.99% APR
			Interest-Only Home Equity Lines of Credit	As low as 3.99% APR

*APY = Annual Percentage Yield.
Deposit and loan rates are accurate as of 10/1/21. 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...	1.99% APR	1.99% APR	1.99% APR	2.10% APR	2.40% APR	3.00% 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 an E-services application.

Please send me a Visa application.

Please send me membership applications for my family and friends.

Name _____

Address _____

City, State, Zip _____

Account # _____



This credit union is federally insured by the National Credit Union Administration.
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**CENTRAL
CREDIT
UNION
OF ILLINOIS**