

THE CENTRAL ISSUE

NEWS AND IDEAS FOR MEMBERS OF CENTRAL CREDIT UNION OF ILLINOIS FALL 2024 VOLUME 36, ISSUE 3

Save during our Fall Vehicle Event. 75-month loans as low as 5.84% APR and more!

Suddenly need a new car? Or tired of getting hit with the high monthly payment you have for the vehicle you already own? Then buy or refinance a new or used car, motorcycle, boat or RV during our Fall Vehicle Event and save on interest and payments.

Watch out for falling rates as low as 4.89% APR.* We've reduced our rates just for this event. Plus, if you have a qualifying Visa Platinum, you can redeem 5,000 Premiere Points, and reduce your rate by .25%.

Up to 110% financing and terms extended by three months up to 84 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, 2024.

2022 – 2025 Models

As low as... 4.89% APR for up to 51 Months
5.54% APR for up to 63 Months
5.84% APR for up to 75 Months
6.04% APR for up to 84 Months**

2021 Models

As low as... 5.89% APR for up to 63 Months
6.09% APR for up to 75 Months

2019 Models

As low as... 6.49% 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.

*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 \$25,000 loan at 5.84% APR for 75 months is \$398.69. Total finance charge: \$4,901.37. Total loan cost: \$29,901.37. 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, 2024 and disburse your loan by November 30, 2024. **Term extension not available for 84-month loans. 84-month loans available for new car purchases or refinances of new cars purchased within one year. †60-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.

In This Issue

See what's new

Earn 5.50% cash back on your checking

Get \$1000 no-cost accident insurance

We've been working hard for you. Check out what's new at Central Credit Union.

These are exciting times at Central Credit Union. We've introduced several new products and services and more to better meet your financial needs and provide greater convenience. Take a look:

- Joining the credit union online at www.centralcu.org
- Deposit account opening and funding through online and mobile banking
- Introduction of free Kasasa Cash® and Kasasa Cash Back® checking accounts along with Kasasa Saver® accounts
- External transfers between your credit union and other financial institution accounts through online and mobile banking

- Expanded mortgage program
- \$1,000 no-cost TruStage Accidental Death & Dismemberment insurance for members through CMFG Life Insurance Company
- Visa debit and credit card fraud text alerts
- New Hillside location for MEMBERS Financial Services
- Renovation of our Bellwood lobby

...And there is more to come! We hope you'll find added value in being a Central Credit Union member as we continue our growth and that you'll refer your family, friends and coworkers to join.* We appreciate your business.

*Membership is available to family members of existing members. Friends and coworkers must be Illinois residents or work for one of the credit union's Select Employee Groups.

Need a mortgage? We can help.

Central Credit Union offers a wide range of purchase and refinance loan programs to meet your goals and unique financing needs. Our dedicated mortgage team is ready to guide you through the entire mortgage process.

Why get a mortgage with us?

- Complete suite of mortgage programs
- Purchase and refinance options
- Affordable down payment choices
- Competitive rates and closing costs
- Online application and pre-qualification
- Expedited closings



Scan the code to learn more
and to apply!



Kevin Trumble
Sr. Mortgage Consultant
Kevin.Trumble@memberfirstmortgage.com
(616) 588-9710 | NMLS ID# 338168



*This is not a commitment to lend. All lending products are subject to credit and property approval. Refinancing an existing mortgage loan may cause the total finance charges to be higher over the life of the loan. Additional restrictions may apply. Member First Mortgage, LLC is a partner of Central Credit Union Of Illinois. Kevin Trumble, NMLS #338168, is authorized to act as agent of Central Credit Union Of Illinois (1001 Mannheim Rd, Bellwood, IL 60104 | (708) 649.6400 | NMLS ID: 594088) and is authorized to represent Member First Mortgage, LLC, a licensed Mortgage Lender/Service (Corporate Office: 616 44th Street SE, Grand Rapids, MI 49548 | (616) 538.1818 | NMLS ID: 149532). For licensing information, please visit www.nmlsconsumeraccess.org. Equal Housing Opportunity.



Get rewarded with 5.50% cash back and more with our new, free Kasasa Cash Back[®] checking.

Our new, free Kasasa Cash Back checking account rewards you just for using your debit card to make purchases — no category restrictions, points or expiration dates. Simply cash. With this great new account, you'll benefit from:

- 5.50% cash back on debit card purchases, when you qualify
- Refunds on ATM withdrawal fees nationwide, when you qualify
- No minimum opening deposit
- No monthly maintenance fees
- No minimum balance to earn your rewards

Earning rewards is really easy. Enrollments must be in place and all of the following transactions and activities must post and settle to your Kasasa Cash Back account during each Monthly Qualification Cycle:

- ACH/direct deposit of \$500 or more
- At least 12 debit card purchases, each \$5 or more
- Be enrolled in and agree to receive e-statements

We understand life gets busy. If you don't meet the qualifications one month, your account is still free, and you can try again the following month.

Open your account today at www.centralcu.org.

*Qualification Information: Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases less than \$5, debit card purchases processed by merchants and received by our credit union as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our credit union. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards. "Monthly Qualification Cycle" means a period beginning one (1) day prior to the first banking day of the current statement cycle through one (1) day prior to the last banking day of the current statement cycle. Contact Member Services for specific Monthly Qualification Cycle dates. Reward Information: When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive 5.50% cash back on up to a total of \$200 debit card purchases that post and settle to the account during that cycle period. A maximum of \$11 cash back payments may be earned per Monthly Qualification Cycle. You will receive reimbursements up to an aggregate total of \$25 for nationwide ATM withdrawal fees incurred within your Kasasa Cash Back account during that Monthly Qualification Cycle. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. NOTE: ATM fee reimbursements only apply to Kasasa Cash and Kasasa Cash Back transactions via ATM; Kasasa Saver ATM transaction fees are not reimbursed nor refunded. When your Kasasa Cash Back account qualifications are not met, no cash back payments are made and ATM withdrawal fees are not refunded. Cash back payments and nationwide ATM withdrawal fee reimbursements will be credited to your Kasasa Cash Back account on the last day of the current statement cycle. Rates, rewards, and bonuses, if any, are variable and may change after account is opened; rates may change without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Additional Information: Membership restrictions may apply. Account approval, conditions, qualifications, limits, timeframes, enrollments and other requirements apply. A parent or legal guardian must be a joint owner on the account if you are under 18 years old. No minimum deposit is required to open the account. Enrollment in electronic services (e.g. online banking, e-statements) is required to meet some of the account's qualifications. Limit of one account per taxpayer identification number. There are no recurring monthly maintenance charges or fees to open or close this account. Advertised information and rewards are based on all account qualifications being met during each cycle period. Contact Member Services for additional information, account details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Kasasa and Kasasa Cash Back are trademarks of Kasasa, Ltd., registered in the U.S.A.

Kasasa Cash Back[®]

Ask for
KASASA REWARDS[™]
It's our superpower.

**Swipe and earn like a hero
with free Kasasa Cash Back!**

**5.50%
CASH BACK***

*ON EVERYDAY DEBIT
CARD PURCHASES
WHEN YOU QUALIFY

Fraud alerts via texting will begin for Visa debit and credit cards on October 7th.

Our mission is to promote your financial well-being, which includes protecting you from increasing fraud. Beginning on October 7th, the credit union will text members with Visa debit and credit cards whenever a fraudulent transaction is suspected.

Enrollment in the program is automatic. If fraud is suspected on your Central Credit Union Visa debit or credit card, the following will occur:

- Your transaction will be flagged, and a case will be created.

- Within 30 seconds of your transaction being flagged, you'll receive a text message from short code 37-268 referencing Central CU Of Illinois to verify the transaction.
- You can respond "YES" if you initiated the transaction in question or "NO" if it is fraud.

To ensure you're protected by this new service, please make sure the credit union has your current phone numbers on file. If you have any questions, please contact Member Services at (708) 649-6410.

Attend our upcoming seminars at The Village Of Orland Park Sportsplex.

We're pleased to be presenting two free, educational seminars as part of The Village Of Orland Park Sportsplex's Active Aging Week. All members and non-members are invited to attend. No registration is required.

Flex Your Financial Muscles: Sensible Financial Tips For Seniors

Monday, October 21st at 9 a.m.

Navigating Recent IRA Changes

Tuesday, October 22nd at 11 a.m.

Both events will be held at The Village Of Orland Park Sportsplex located at 11351 W. 159th Street in Orland Park. We hope to see you there!



Offered to Central Credit Union members



Have you claimed your \$1,000 no-cost accident coverage?

To help you prepare for the unexpected, Central Credit Union makes available \$1,000 no-cost TruStage™ Accidental Death & Dismemberment (AD&D) Insurance, provided by CMFG Life Insurance Company. In the event of a covered accident, it pays a cash benefit to your family at a critical time. It's money your loved ones may use for monthly bills, debts or any reason.

AD&D Insurance is a supplement to Life Insurance and is simple to get:

- Acceptance is guaranteed for credit union members ages 18 and older
- No medical exam or health questions

Benefits could include:

- Automatic benefit increases
- Hospital benefits
- Education assistance
- Childcare assistance

Call toll-free 1.855.612.7910 or visit www.trustage.com/member-add Weekdays 7am-9pm, Saturday 8am-4pm CT

TruStage™ Accidental Death and Dismemberment Insurance is issued by CMFG Life Insurance Company. The insurance offered is not a deposit, and is not federally insured, sold, or guaranteed by any financial institution. Product and features may vary and not be available in all states. Corporate Headquarters 5910 Mineral Point Road, Madison, WI 53705. Base Policy Form Numbers: ADD-2018-POL, ADD-2019-POL(OR), E10a-ADD-2012-LSCU, E10a-014-2012, E10a-014-2012(OR), E10a-015-2012, F10a-015-2012-1(WA). © TruStage ADI-2947067.3

Did you know?

- We have great, low rates on Fixed-Rate Home Equity Loans. Consolidate debt, improve your home or get cash for college tuition and more. For current rates, visit www.centralcu.org.
- You can retain your credit union membership regardless of where you live or work as long as you retain a \$25 minimum balance in your Share Account.
- You can follow the credit union on LinkedIn

and Instagram to keep up to date on all credit union happenings.

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

Columbus Day	October 14 th
Thanksgiving Day	November 28 th
Christmas	December 25 th
New Year's Day	January 1 st

For current deposit and loan rates, please visit www.centralcu.org.

THE
CENTRAL ISSUE

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 2024 by Central Credit Union of Illinois.

OFFICERS AND DIRECTORS:

President and CEO
Robert Anderson

Chairman of the Board
Joyce Gaston

Vice Chair
Paul Sublewski

Secretary
Rick Vogl

Treasurer
Vince Sticca

Members
Edward Androwich
Sen. Mattie Hunter
Kai Love-Davis

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. – 1 p.m.

Hillside Office
4415 W. Harrison, Suite 209
Hillside, IL 60162
By appointment only for new and existing MEMBERS Financial Services clients. Call (708) 649-6470.



CENTRAL
CREDIT
UNION
OF ILLINOIS