



2020 ANNUAL MEETING POSTPONED



WE WILL RESCHEDULE AT A LATER DATE

Dear Member,

The Board of Directors and staff are pleased to report that we had a solid financial performance in 2019. Overall, the results for 2019 reflect how prudently the credit union acts to protect our members' financial assets, and how we strategically expand our products and services.

Last year the Credit Union continued to update and provide products and services to allow members to conveniently have access to their finances. The credit union went through a Visa Credit Card conversion in early 2019. The new program allowed members to start earning UChoose Reward points using their CCNCU credit card(s) and debit card(s). Members can even pool points from their debit and credit cards together to earn rewards faster. The conversion also made credit cards available in the CardValet App. The CardValet App gives members the option to set notifications on specific transaction types, as well as the option to turn the card off and back on in the event they lose their card. In July 2019, we merged the www.memberschoicecu.com website and online banking into www.ccncu.com, which coincided with an online banking update. The website also received a fresh new look in March 2020.

The Network Credit Union has grown again with the Parish Members CU Division joining the Network in February 2020. The Parish Members CU Division is located in Metamora, Illinois. We welcome them and their 400 plus members to the Network! The Network Credit Union hopes to continue adding new divisions, allowing credit unions to keep their identity while also offering all the products and services provided by CCNCU.

For the Board of Directors

Arthur J. Rohman, Chairman of the Board

ATTENTION CORONAVIRUS UPDATE

To help promote social distancing, we closed our Peoria and Pekin office lobbies on March 17th, and they will remain closed until further notice. The drive-thru will remain open regular business hours with expanded services and all ATM's will remain available 24/7.

Visit www.ccncu.com to find the nearest surcharge-free ATM. Our digital services are available, using online banking and/or our mobile app. You can transfer funds, pay bills, and deposit checks (mobile app only). We are available to assist members via the phone during regular business hours.

The safety and health of our members and employees remain our top priority. We will continue to monitor and adjust as this situation progresses, and provide updates as they become available. Please contact your division credit union or contact us at (309)621-7930 or (800)274-0709 with any questions.



SPRING 2020

Upcoming Holidays

MEMORIAL DAY

Saturday, May 23rd

Monday, May 25th

4TH OF JULY

Friday, July 3rd

(IEC Division & MCCU Pekin Branch)

Saturday, July 4th

(All Branches)

LABOR DAY

Saturday, September 5th

Monday, September 7th

Upcoming Loan Specials

ROW, MOW & GO

Wednesday, April 1st through

Saturday, May 30th

CINCO DE MAYO LOAN SPECIAL

Tuesday, May 5th

0% INTEREST VISA BALANCE TRANSFER

Monday, June 1st through

Friday, July 31st

BACK TO SCHOOL SPECIAL

Tuesday, August 4th

NEW CAR SPECIAL

Saturday, August 1st through

Wednesday, September 30th

INTERNATIONAL CU DAY

Thursday, October 15th

**CONTINUE TO WATCH FOR LOAN
SPECIALS THROUGHOUT THE REST
OF THE YEAR.**

SHRED EVENT

Saturday, May 16th

3919 N University

Peoria, IL 61614

9am-12pm

Fee Schedule

FEBRUARY 6, 2019

CREDIT UNION MEMBERSHIP

Membership Share	\$5.00 Par Value
Membership Fee	\$1.00

SHARE DRAFT, OVERDRAFT & NON-SUFFICIENT FUNDS (NSF)

Check Printing	Prices Vary With Quantity, Style And Design
Overdraft Fee	\$25.00 Per Draft With \$75.00 Daily Max.

(Imposed For Overdrafts Created By Checks, In-Person Withdrawals Or By Other Electronic Means)

Account Re-Open Fee	\$10.00
Automatic Transfer	\$5.00
(Overdraft Protection-Up To 5 Other Share Types/Accounts)	
Auto Clearing House Account Reject Fee	\$10.00 Per Transaction

Copy Of Paid Draft	\$5.00
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Stop Payments And ACH Stop Payments	\$30.00
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Convert Personal Draft Into Teller Check	\$10.00 Per Item
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Copy Of Converted Draft	\$2.00
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CHECK ISSUE

Teller Check	No Charge- To Primary Or Joint Member
	\$3.00 Ea.—To second Party under \$500.00

Money Orders	\$1.00 Ea. (\$1000.00 Limit Per Money Order)
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Convert Teller Check To Alternate Funds	\$10.00
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Copy Of Teller Check	\$5.00
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Stop Payment Of Teller Check	\$25.00
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ATM

Invalid Deposit	\$25.00
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VISA CARD

Late Payment	\$10.00
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CARD REPLACEMENT (ATM/DEBIT/CREDIT)

Card Replacement	\$15.00
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WIRE TRANSFER

Domestic Wire Transfer	\$25.00
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International Wire Transfer	\$45.00
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Wire Return Fee	\$45.00
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MISCELLANEOUS

Club Account Closing	\$5.00
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Account Research/Balancing Assistance	\$15.00 Per Hour
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Statement Copy	\$5.00 Per Month
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IRA Account Direct Transfer / Rollover	\$10.00
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Non-Notification Of Address Change	\$2.00
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Visa Gift Card/Travel Cards	\$2.00
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Photocopy/Fax Fee	First Page Free /\$0.10 Per Page
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Inactive Account	\$25.00 Per Quarter
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(After 12 Months Inactivity And Less Than \$100.00)

DIVISION NEWS



As of February 19, 2020, our Galesburg branch located in OSF St. Mary Medical Center has closed its doors for good. As a Members Choice member, you still have many options to access your accounts. The Members Choice ATM is still inside the cafeteria of St Mary Medical Center. We are part of a shared branching network where credit union members can process transactions at other credit unions and it is just like being in one of our branches! You can make deposits, withdrawals, loan payments, purchase teller checks, and money orders. We also offer many other services to access your accounts such as home banking, mobile banking, mobile deposit and electronic loan signing. Please contact us for any additional assistance you may need. WE VALUE YOUR MEMBERSHIP.

IEC Financial

CREDIT UNION
A Division of Cooperative Choice Network Credit Union

Greetings IECFCU Division Members. We have completed a full two years as a division of Cooperative Choice Network Credit Union. The continued loyalty and support has been overwhelming to say the least. Our division is adding new members regularly and the membership is taking advantage of all the loan products as well all the services we are able to offer. We have had a lot of positive feedback on the mobile app and the ability to do remote deposits with this service. No more envelopes or stamps or waiting on "snail mail"! Your funds are generally in your account within 4 hours.

Your Advisory Board continues to meet quarterly. This Board is valuable to us for feedback as to how the membership is responding to products and services. If anyone is interested in being a member of this board, please let us know.

Lastly, you will or have noticed some changes within our division. As of January, I am working 3 days a week with the goal of completely retiring as of December 31, 2020. I can't express how much I have appreciated the opportunity to serve the membership for the last 33 years. It will be bittersweet for me but you will be in good hands with Lisa, who has been a friend and co-worker for over 25 years. Thank you for allowing me to be a part of the cooperative family all these years!

Thank you
Tootie Holmes
IECFCU Division Manager



WELCOME TO THE NETWORK, PARISH MEMBERS CREDIT UNION!

The entire team at Cooperative Choice Network Credit Union is thrilled to have you join us. We look forward to getting to know your membership, and providing you with additional services.

MEET THE PMCU STAFF!

Linda Johnstone joined PMCU in 2008 as the Branch Manager and will continue that position in the division. Joan Garber and Betty Lang are our part-time Member Service Representatives. They are happy to assist you on Wednesdays and Saturdays.

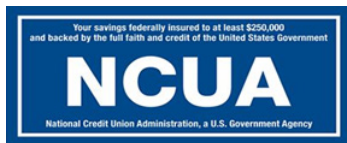
LOOKS CAN BE DECEIVING... *Don't Take the Bait.*



Phishing is a term that describes how a criminal uses 'spoofed' e-mails to lead consumers to counterfeit websites designed to trick recipients into divulging financial data such as credit card numbers, account numbers, passwords and social security numbers. Hijacking brand names of banks, credit unions, e-retailers and credit card companies, phishers often convince recipients to respond. **We will never ask for your personal information in an e-mail.** Always be suspicious of any electronic messages, phone calls or mail requests that ask for personal data.

REST ASSURED, YOU'RE INSURED

Every members account is insured through the National Credit Union Administration (NCUA) up to \$250,000 per member. If you have any questions, we will be happy to answer them.



Choose the student loan that's right for you

Whether you're an undergraduate, graduate, or parent—we have options to meet your specific needs

www.salliemae.com/studentloans/ccncu

WHAT ARE THE NUMBERS ON THE BOTTOM OF YOUR CHECKS?

The numbers on the bottom of your share draft (check) are important for setting up automatic payments and direct deposits. The routing number is the first set of digits. CCNCU's routing number is 27187642. The second set of digits indicates your draft ID which is assigned specifically to your share draft (checking) account. The last set of digits is your draft (check) sequence number.

First Last 03/17
123 Main Street
Anytown, US 12345 70-8764/2711

Pay to the order of \$

Date

Cooperative Choice Network Credit Union

For

27187642 1234567890101

Routing Number Draft Id Check Number

Send Money with Zelle®

- FAST**
Send and receive money typically in minutes*
- SAFE**
Send money using only an email address or U.S. mobile phone number
- EASY**
Just log in to your online or mobile bank account

*Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle.



Check out our new look!
ccncu.com



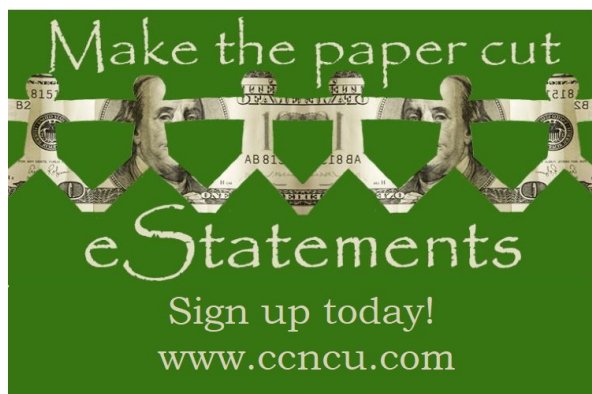
3927 N. University Street, Suite C
Peoria, IL 61614
(309)621-7930 • info@ccncu.com

PRSR.T. STD
US Postage
PAID
Peoria, IL
Permit #888

Where membership means more!

Find us on the web:

www.ccncu.com



MEMBERS CHOICE CU DIVISION

3919 N. University St.

(309)672-5230 (800)274-0209

Mon-Tue-Thurs-Fri 8am-5pm

Wed 9am-5pm

Friday Drive-up 7:30am-5:30pm

Saturday 9am-12pm

1470 N. Valle Vista - Pekin

Monday-Wednesday-Friday

9am-5pm

Closed for lunch 11:30am-12pm

IEFCU DIVISION

6460 S. 6th Street Frontage Rd. E
Springfield

(217)529-6045 (800)757-7432

Monday- Friday 8am-4:30pm

PARISH MEMBERS CU DIVISION

105 E. Partridge St. - Metamora
(309)367-4112

Monday and Friday

10:00am-5:00pm

Saturday 9am-12pm

**Cinco De Mayo
Loan Special**

*One day loan special on **Tuesday, May 5**
borrow up to **\$15,000** at our low rate*

5.50% APR*
for 60 months

*Contact the loan department and
get pre-approved today!*

Example: 60 monthly payments of \$19.15 per \$1,000 borrowed. Credit report must have no bankruptcies, judgments or unpaid collections. Must be new money loan; no consolidating credit union loans. Must be eligible for membership.
*Annual Percentage Rate

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