



Dear Members,

Today, the COVID-19 pandemic continues to affect our membership along with the rest of the country. While all companies including Cooperative Choice Network Credit Union continue to adjust to the new normal, CCNCU remains committed to providing the same great member service our membership has come to expect.

The Credit Union has assisted members as much as possible during this time including extended loan payment deferrals and waiving of some fees. We have encouraged members to use our Online and Mobile Banking services offering access to remote deposits, person-to-person payments, bill payments and more. The increase in electronic services during this time has also increased the need for member service assistance. We have since trained additional employees in these areas to help assist members over the phone. We remain dedicated to keeping the same friendly voices on the phone when you call in without being greeted by an automated recording.

The COVID-19 pandemic also forced the Credit Union to postpone our 2019 Annual Meeting from March 17<sup>th</sup> to August 18<sup>th</sup>. A copy of the 2019 Annual Report can be found on our website at [www.ccncu.com/Forms-Notices-News](http://www.ccncu.com/Forms-Notices-News).

On March 16<sup>th</sup>, the Members Choice Division offices closed their lobbies. The drive-up lanes remained open with expanded services. They encouraged members to call ahead with transactions to be picked up curbside or through the drive-up creating shorter wait times. Members Choice Division offices reopened their lobbies on July 6<sup>th</sup>. The Peoria office reopened with shortened hours of 9 a.m. to 4p.m Monday through Friday and Saturdays by appointment only. The Pekin office reopened with regular business hours. The other Division offices remained open with regular business hours throughout this period. All offices do require facemasks to be worn inside and are limiting the number of members allowed inside at any given time. The Credit Union is proud that we were able to retain all employees during this time.

Despite the hardships of 2020, we are happy to announce that on August 1<sup>st</sup>, we grew again welcoming IRSE Credit Union to the Network Credit Union. IRSE Credit Union is located in Springfield, IL and joined with over \$8.5 million in assets and over 950 members.

We thank you for being a loyal member and owner of the Credit Union. We value your membership!

Sincerely,  
Cooperative Choice Network Credit Union

Fall 2020

## Loan Specials

### International CU Day Loan Special

Thursday, October 15th

### It's the Most Wonderful Loan of the Year Special

November - December

### Bundle Up & Save

Visa® Credit Card  
Balance Transfer Special  
January - February

### Lucky You Loan Special

Wednesday, March 17th

### Row, Mow & Go

May - June

### Hello Summer Special

Monday, June 21st

Visit [ccncu.com/Loans-Current-Loan-Specials](http://ccncu.com/Loans-Current-Loan-Specials) for complete details

#### IMPORTANT NOTICE REGARDING YOUR VISA® CREDIT CARD:

Effective February 1, 2021 your Cooperative Choice Network Credit Union VISA® credit card will no longer provide Auto Rental Collision Damage Waiver and Warranty Manager Benefits. All other card benefits will remain in place. To request a copy of your card benefits by mail, please contact us at (800)274-0209

# Division News

*Christmas Club funds will be disbursed on Thursday, October 1, 2020*



MCCU Division hosted a Shred Event on Saturday, August 29th at our Peoria office. We had C.O.P.S. onsite shredding and had a great turnout! The total weight of paper documents shredded was **2150 LBS!!**

**Join us in celebrating *International Credit Union Day* on Thursday, October 15th. Stop in any location and get a sweet treat!**



On July 17, 2020 Tootie Holmes, Division Manager unexpectedly passed away. The credit union has created a memorial fund in her honor and will sponsor a "Willie Wiredhand goes to Washington" participant. If you are interested in donating to the memorial fund, please contact the Credit Union at (217)529-6045.



**PMCU credit cards were issued in July. If you didn't receive your card, please contact us and we will order a replacement card.**

On July 31, PMCU was a sponsor of the 12th Annual St. Mary's Golf outing, helping raise \$16,693. The funds will go towards the needs of the school and their students.



**Reminder – Please update your ROUTING NUMBER and ACCOUNT NUMBER with any merchants you have reoccurring payment with.**

If you are unsure how to do this, call our office and we will be happy to assist you!



## STAY CONNECTED!

We don't want you to miss anything. Make sure we have your correct email address, and receive the most current news and specials that the credit union is offering! Also be sure to follow us on social media!



## UPCOMING HOLIDAYS

### Columbus Day

IRSECU & MCCU (Pekin)

### Veterans Day

All Divisions CLOSED

### Thanksgiving

(Thursday & Friday)

ALL Divisions CLOSED

### Christmas Eve

MCCU 8am-12pm

IECFU CLOSED

PMCU 10am-12pm

IRSECU 9am-12pm

### Christmas

(Friday & Saturday)

All Divisions CLOSED

### New Year's Eve

MCCU 8am-12pm

IECFU 8am-4:30pm

PMCU 10am-12pm

IRSECU 9am-12pm

### New Year's Day

(Friday & Saturday)

All Divisions CLOSED

### MLK Jr Day

All Divisions CLOSED

### Presidents Day

IRSECU & MCCU (Pekin)



# *Don't Skip Your Holiday...*

## *Skip Your Payment!!*

Cooperative Choice Network Credit Union would like to see you relax, and take a break from your loan payment this holiday season. You may extend your loan one monthly payment and resume your normal payment schedule the next month. What you do with the extra money is up to you.

To enjoy your payment break, simply complete the form on the reverse side and return it to the credit union in one of these convenient ways:

**CCNCU**  
**3919 N. University**  
**Peoria, IL 61614**

**Secure Fax Number: (877) 347-1450**  
**Email: [lending@ccncu.com](mailto:lending@ccncu.com)**

*If emailing, please ensure that you are sending the form as a secure email.*

*Enjoy your Holiday Season and thank you for allowing us to serve you!*

# Holiday Skip-A-Pay

This agreement must be signed by all borrowers, co-borrowers, and cosigners.

Please note that Home Equity Loans and Delinquent Loans are not eligible for deferral. Also loans granted after September 1st, 2020 are not eligible for deferral.

I would like to Skip-A-Payment on the following loan(s):

Account # \_\_\_\_\_ Loan # \_\_\_\_\_

Loan # \_\_\_\_\_

Loan # \_\_\_\_\_

Please indicate which payment you would prefer to skip:

\_\_\_\_\_ November 2020

\_\_\_\_\_ December 2020

\_\_\_\_\_ Biweekly Loan Payment (Skip last payment in  
November and first payment in December)

\_\_\_\_\_  
**Borrower Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Co-Borrower Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Print Name**

\_\_\_\_\_  
**Print Name**

I understand that the terms and conditions of my loan agreement still apply except that there will not be any regular monthly payments required on the approved requested deferral period. Afterwards, I must make my regular monthly payment(s). I understand that the finance charge(s) will continue to accrue during the deferral period. I understand that deferral of my regular payment(s) will result in having to pay a higher total finance charge, and that my loan repayment schedule will be extended. I also understand that the Credit Union reserves the right to terminate this offer at any time. I understand that loans being paid through CUNA Disability Insurance are excluded.

**VISA Credit Card Skip-A-Pay** . The skip-a-pay will only be available in December. Please see your upcoming credit card statement for more information. The credit card finance charge will continue to accrue as normal. The monthly minimum payments will resume in January 2021.

☐

I have a loan with another financial institution. I would like information about how CCNCU can help me take a break from a payment on this loan as well.

Preferred Contact Method: \_\_\_\_\_ Day Phone #

\_\_\_\_\_ Email address



# Annual Notices

## Annual Error Resolution Notice

In case of errors or questions about your electronic transfers telephone us at (309)621-7930.

Write us at:

Cooperative Choice Network Credit Union  
3927 N. University, Suite C  
Peoria, IL 61614

Contact us if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

## Annual ATM Safety Precautions Notification

As with all financial transactions, please exercise discretion when using an ATM or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

- ◆ Be aware of your surroundings when using an automated teller machine, particularly during the hours of darkness;
- ◆ Be accompanied by another person when using an automated teller machine during the hours of darkness;
- ◆ Refrain from displaying cash, to place cash in a pocket as soon as a transaction is completed, and to count cash in the safety of a locked enclosure such as a car or home;
- ◆ Use another automated teller machine or return at a later time if anything suspicious is noticed when using or considering using an automated teller machine;
- ◆ Report all crimes immediately to the operator of the automated teller machine or to local law enforcement officials.

For more safety tips, visit <https://www.ccncu.com/Forms-Notices-News>.



*fill your prescription  
and wallet at the same place*

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You have surcharge-free ATM access at destination retailers  
like Target, CVS, Walgreens, Costco and more!

**Allpoint**  [allpointnetwork.com](https://allpointnetwork.com)

## Cooperative Choice Network Credit Union

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

*Where Membership Means More!*



### MCCU Division

3919 N. University St.— Peoria  
(309)672-5230 (800)274-0209  
1470 N. Valle Vista- Pekin

### IECFCU Division

6460 S. 6th Street Frontage Rd. E  
Springfield  
(217)529-6045 (800)757-7432

### PMCU Division

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

### IRSE Division

3101 Constitution Drive, Suite 111  
Springfield  
(217)726-9595 (800)867-8975

[www.ccncu.com](http://www.ccncu.com)



Earn 1 point for every \$1 spent when using your CCNCU debit AND 2 points for every \$1 spent when using your CCNCU credit card on Wednesday, November 25th through Monday, November 30th on qualified purchases. Must be enrolled for UChoose® Rewards prior to offer date. Some restrictions may apply. **Enroll at [uchooserewards.com](http://uchooserewards.com)**