

*The road to happiness starts  
with a better auto loan.*



Starting at

**3.99%**  
apr\*

*New, Used & Refinanced  
2022 & Newer Vehicles*

Example: 60 monthly payments of \$18.91 per \$1,000 borrowed or 72 monthly payments of \$16.26 per \$1,000 borrowed. Rate quoted assumes excellent borrower history. Credit report must have no judgments or unpaid non-medical collections. Must be new money loan; no consolidating credit union loans. Must be eligible for membership. \*Annual Percentage Rate



## A message from the President



Dear Valued Member,

In December, your credit union will observe a major milestone. As we celebrate our 90th anniversary, we find ourselves reflecting on the incredible journey that brought us here. We know that none of it would have been possible without you.

Since our founding on December 13, 1935, we have had the privilege of serving generations of members, growing alongside communities, and evolving through decades of change. Through it all, your trust, loyalty, and support have been the cornerstone of our success.

Whether you have been with us for years or just joined our credit union recently, we want to extend our heartfelt thanks. Your feedback has helped us improve, your enthusiasm has inspired us, and your continued partnership has made this milestone truly meaningful.

As we look ahead to the future, we are more committed than ever to delivering the quality, care, and innovation you deserve. Here's to the next chapter—built on the same values that have guided us for 90 years.

With deepest gratitude,

Joe Webb  
President/CEO



## Branch Closures

### Veterans Day

Tuesday, November 11th

### Thanksgiving

Thursday, November 27th

Friday, November 28th

### Christmas

Wednesday, December 24th

(Closing at 12pm)

Thursday, December 25th

### New Years

Wednesday, December 31st

(Closing at 12pm)

Thursday, January 1st

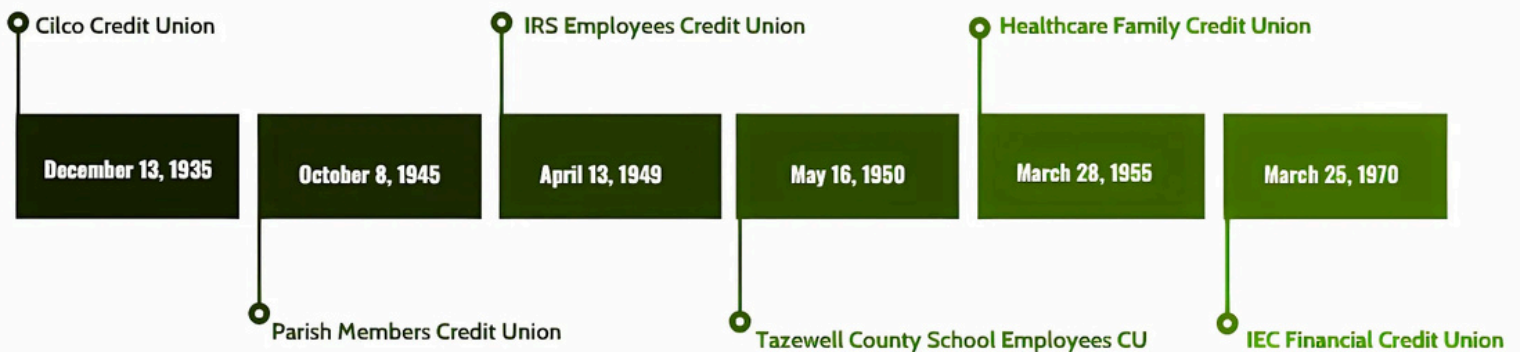
Visit [ccncu.com](http://ccncu.com) for complete list of office closures

Save the Date

### Join Us to Celebrate 90 Years!

Visit any CCNCU Division office on Friday, December 12th to enjoy a snack, share a memory, and receive a complimentary gift as a token of our gratitude. We look forward to seeing you there!

## CCNCU Division History





# CCNCU Giving Back



Top Row (Left to Right): Lucy, Andrew, and Nicole  
Bottom Row (Left to Right): Khaira, Stephanie, and Angie

The credit union philosophy is people helping people. That's why we make it a priority to give back to the communities we serve as much as possible. In 2023, credit union employees started volunteering at Almost Home Kids, which provides a bridge from hospital to home through an innovative community-based care system for children with medical complexities.

Credit union employees have found the experience very rewarding.



We have proudly supported St. Jude Rides for the past five years. Every September, hundreds of enthusiasts hop on their motorcycles and journey to Memphis, TN, to deliver their donations to St. Jude. In addition to our monetary contributions, we also provide snacks for the riders. This event showcases the spirit of camaraderie and generosity that defines our community. We look forward to continuing our relationship for years to come

*Pictured:*  
(L) Nicole Shaw, CCNCU Marketing Manager  
(R) Jill Libert, Senior Advisor, Area Development - St. Jude Children's Hospital

MARINE CORPS RESERVE



We are proud to announce that we will serve as a drop-off location once again this year for Toys for Tots. From October 1st to December 10th, you can donate a new, unwrapped toy at our offices in Peoria, Pekin, and Springfield.

Save a little each pay for  
a happy holiday

## Christmas Club Account



Direct Deposit  
Interest Earning  
Funds Disbursed October 1st

## Double POINTS



Earn double reward points when you use your CCNCU Credit Card or Debit Card from Thursday, November 27th, to Tuesday, December 2nd!

Restrictions may apply. Earn 2 points per \$1 spent when using your CCNCU Credit Card. Minimum purchase of \$10 before points are earned.



## MOBILE DEPOSIT

Available in our mobile app

**FAST. EASY. SECURE**



## Cooperative Choice Network Credit Union

3919 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

### IECFU/IRSECU Division

3900 Wood Duck Drive, Suite F  
Springfield  
(217)529-6045 (800)757-7432

### PMCU Division

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

### TCSECU Division

1470 Valle Vista Blvd - Pekin  
(309)347-6013

# holiday loan *Special*

**borrow up to \$15,000**  
**at 5.99% apr\* for 48 months**  
**november - december**

Example: 48 monthly payments of \$23.54 per \$1,000 borrowed. Rate quoted assumes excellent borrower history. Credit report must have no judgements or unpaid non-medical collections. Must be new money loan; no consolidating credit union loans. Must be eligible for membership. \*Annual Percentage Rate