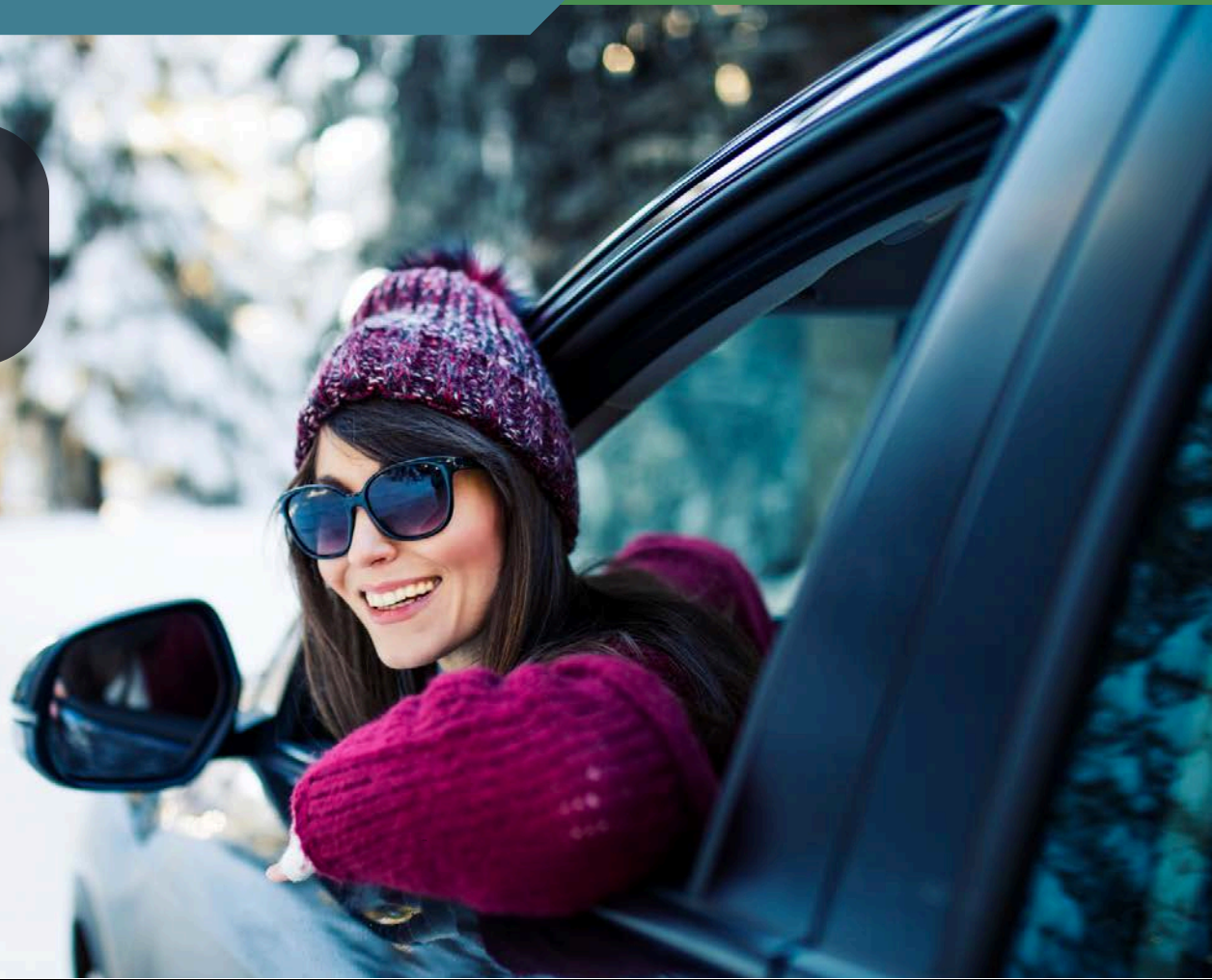


*Why
CCNCU?*



Indirect Lending >>> Electronic Signing >>> Payroll Deduction

2022 & Newer Vehicles

3.99% APR* for 60 months

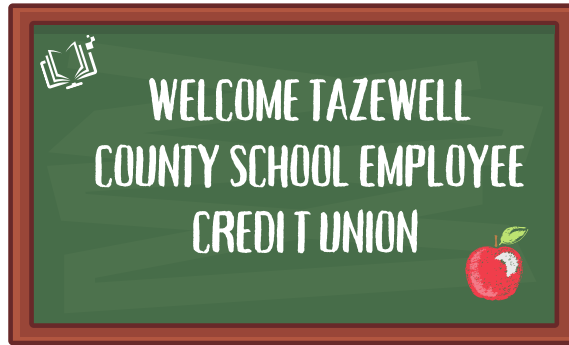
4.24% APR* for 72 months



Scan the QR Code to apply for
a loan with CCNCU

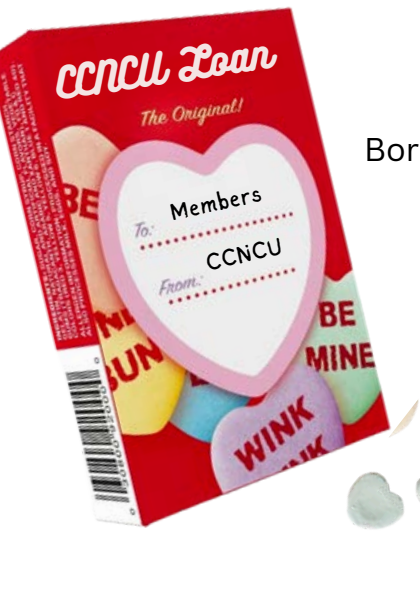
Example: 60 monthly payments of \$18.91 per \$1,000 borrowed or 72 monthly payments of \$16.26 per \$1,000 borrowed. Rate quoted assumes excellent borrower history. Credit report must have no judgments or unpaid non-medical collections. Must be new money loan; no consolidating credit union loans. Refinancing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

On November 1st, 2024, Tazewell County School Employee Credit Union (TCSECU) became the fifth division of Cooperative Choice Network Credit Union. Founded in 1959, they are based in Pekin, IL, and serve over 1,000 school employees, students and their family members.



Crystal, Lori, Kevin, Gail & Sharon (left to right).

We are excited to welcome them into the CCNCU family. With this transition, TCSECU members will enjoy a broader selection of financial services and benefits, such as improved savings options, competitive loan rates, and much more. Additionally, any member of CCNCU can access their office, Monday through Friday.



Sweetheart Loan

Borrow up to \$10,000 at our special rate
4.99% APR* for 36 months
on Friday, February 14, 2025.

Example: 36 monthly payments of \$30.03 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

Branch Closures

MLK Day

Monday, January 20th

Presidents Day

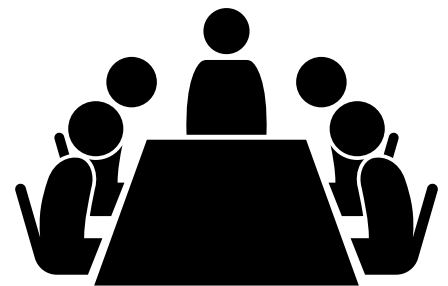
Monday, February 17th

Easter

Saturday, April 19th
(MCCU Only)

Visit ccncu.com for complete list of holidays

YOU ARE INVITED 89th Annual MEETING



Tuesday, March 18
4:00 PM

3927 N University, Suite B
Peoria, IL



CCNCU Routing Number for direct deposit: 271187642

As tax time approaches, ensure you provide correct account information for direct deposit refunds. If you're unsure of your account number, visit our office or call us for assistance. Scan the QR code for exclusive discounts on tax prep.



New Employees



Chris



Larissa



Caden



Madison



Lucy

We are excited to introduce our new team members! Chris and Larissa have joined our IRSECU Division in Springfield. Additionally, meet Caden and Madison, who are on the frontline at our MCCU Office, along with Lucy from our lending department.

Upcoming Loans Specials

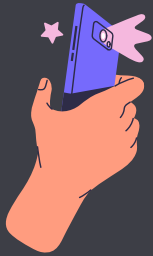
Row. Mow & Go

April – June

May Day

Thursday, May 1

Visit ccncu.com for complete list of holidays



2024 Financial Snapshot

Members: 12,556

Assets: \$195,721,736

Loans: \$106,713,606

Get the
CREDIT CARD
That gives back



CCNCU is proud to offer a credit card where a donation is made to Children's Hospital of Illinois with every purchase you make. With every purchase, you have the opportunity to make a positive impact on the lives of children and families in need. This card not only provides you with the convenience and benefits of a CCNCU Premium Credit Card but also allows you to contribute to a meaningful cause effortlessly. Whether you're shopping for essentials or treating yourself, your spending can help bring smiles and hope to those who need it most. Join us in making a difference, one transaction at a time.

FEE SCHEDULE

January 1, 2025

CREDIT UNION MEMBERSHIP

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

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

Check Printing	Prices Vary With Quantity, Style And Design
Overdraft Fee	\$25.00 Per Draft With \$75.00 Daily Max. <small>(Imposed For Overdrafts Created By Checks, In Person Withdrawals Or By Other Electronic Means)</small>
Automatic Transfer	<small>(Overdraft Protection Up To 5 Other Share Types/Accounts)</small>
Auto Clearing House Account Reject Fee	\$10.00 Per Presentment
Copy Of Paid Draft	\$5.00
Stop Payments And ACH Stop Payments	\$30.00
Convert Personal Draft Into Teller Check	\$10.00 Per Item
Copy Of Converted Draft	\$2.00

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)
Convert Teller Check To Alternate Funds	\$10.00
Copy Of Teller Check	\$5.00
Stop Payment Of teller Check	\$10.00

ATM

Invalid Deposit	\$25.00
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VISA CARD

Late Payment	\$10.00
Replacement Card	\$10.00

CARD REPLACEMENT (ATM/Debit)

Card Replacement	\$15.00
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WIRE TRANSFER

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

MISCELLANEOUS

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

Loans

Vehicle Refinance Fee	\$100.00
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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

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



Dig yourself out of *debt!*

with a 0% balance transfer on your CCNCU VISA credit card

Balance transfers completed between 2/1/25 through 4/30/25 will receive 0% promotional APR* for 12 months from the date of the first balance transfer. After the time frame expires remaining balances will migrate to standard APR* applicable on your account. APR*= Annual Percentage Rate