

REFINANCE YOUR VEHICLE LOAN

AND GET A

\$200
GIFT CARD!

Refinancing your vehicle loan
could save you money and
put more in your pocket.

REFINANCE AND ENJOY:



LOWER MONTHLY PAYMENTS

Free up room in
your budget.



BETTER INTEREST RATES

Save more over the life
of your loan.



SAME CAR, BETTER TERMS.

Keep your vehicle and
enjoy peace of mind.

RATES AS LOW AS

3.74% APR*

OFFER VAILID JULY
THROUGH AUGUST 2026



Auto loans currently financed through the credit union cannot be refinanced with this offer, and are not eligible for the gift card. Auto loans must have a minimum balance of \$10,000. Must be eligible for credit union membership. The Annual Percentage Rate is the advertised rate and can vary based on creditworthiness, age of vehicle and terms of loan. Your rate can be higher or lower depending on credit performance. Financing up to the retail value of the auto is available. APR*= Annual percentage rate



APPLY ONLINE

It's quick, easy
and secure!



**Protect Your Cards with
Real-Time Control**

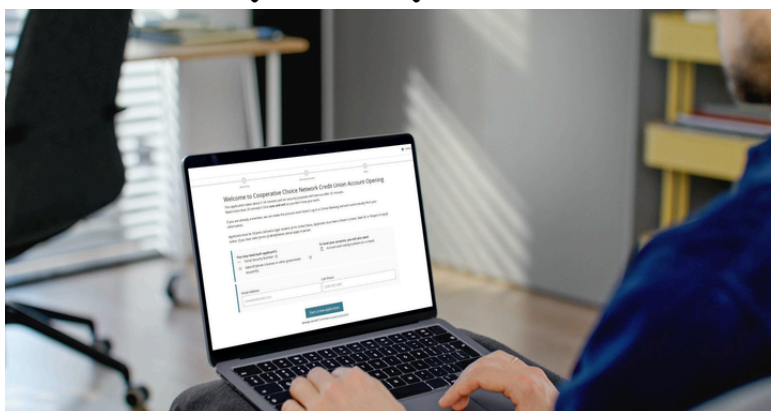


Now you can instantly set terms for when, where, and how your cards are used. This feature allows you to manage your spending with ease and security, providing peace of mind whether you're shopping online or in-store. With customizable alerts, you'll receive notifications for every transaction, helping you stay on top of your finances and quickly detect any unauthorized activity.

Download the CCNCU CardNav app to your smartphone today!



*Open Your New CCNCU Account Online -
Anytime, Anywhere!*



We're excited to announce that opening a new account with CCNCU is now easier than ever! Members and eligible individuals can now open new accounts online from the comfort of their home, office, or wherever life takes them.

Our new online account opening platform provides a fast, secure, and convenient way to become a member or add additional accounts without visiting a branch. Whether you're looking to open a savings account, checking account, or begin your membership journey with CCNCU, the process can be completed in just a few simple steps.

The application takes 5-10 minutes and will time out after 20 minutes for security. If you need more time, click save to avoid losing your work. Existing members can log in to Online Banking for quicker processing, as their information will be auto-filled.

Loan Specials

Back to School Loan Special

August 7, 2026

Borrow up to \$10,000

for 36 months

5.49% APR*

Accepting applications starting
July 27th

Example: 36 monthly payments of \$30.26 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

**Join Us on July 27th to
Celebrate Credit
Unions in a Big Way!**



This is your chance to express why you cherish being a credit union member. Take to your social media platforms and share your credit union love story. Don't forget to include #ILoveMyCreditUnion in your post!

JULY 31, 2026

CCNCU Giving Back

We were excited to participate in the Junior Achievement Program. Our first employee, Lucy, had the wonderful opportunity to teach various aspects of financial education to a second-grade class at Peoria Heights Middle School.



We wanted to celebrate our healthcare members again this year by providing a pick-me-up and showing our appreciation for all that they do! We delivered cookie trays to OSF and Almost Home Kids.

Every June, we observe Financial Elder Abuse Awareness Month! Financial abuse is more prevalent than most people realize and often occurs subtly over time.

Across the nation, financial institutions have reported billions of dollars in suspicious activities involving older adults.

- The average loss exceeds \$34,000.
- Many cases remain undetected for months.
- Some of the most severe cases involve individuals known to the victim.

This initiative isn't about instilling fear; it's about fostering awareness, encouraging conversations, and taking simple actions that can truly make a difference. If something feels amiss, trust your instincts.

We're Here to Help. You don't have to face this challenge alone.

If you ever feel uncertain about a financial situation, please reach out before making any decisions. We're here to guide you and help you feel confident in your choices.

Three Simple Steps That Can Change the Outcome :

- **Pause** - Take a moment before making any financial decision, especially if it feels urgent. Pressure is often a warning sign.
- **Ask** - If something feels off, talk it through with someone you trust or your credit union. A quick conversation can prevent a costly mistake.
- **Protect** - Keep your personal and financial information secure. If something doesn't feel right, check before you act.

A QUICK CONVERSATION MATTERS



About **1 in 10** older adults experience financial exploitation.

Branch Closures

Labor Day

Saturday, September 5th
(MCCU Only)

Monday, September 7th

Veterans Day

Wednesday, November 11th

Visit ccncu.com for complete list of holidays



Cooperative Choice Network Credit Union has partnered with ISL Education Lending to support our members with their college expenses. Through this collaboration, we offer three distinct types of loans to help finance higher education. Importantly, none of these loan options come with origination or late fees.

To learn more or apply, scan the QR code or visit our website at ccncu.com



Employee Spotlight

Name: Alex

Position: MCCU Division Manager

Length of Employment: 15 years

Favorite Part of Job: Alex enjoys being part of a team-oriented atmosphere and contributing to the smooth operation of the branch, ensuring that members have the most enjoyable experience possible.

Hobbies: In her free time, she loves engaging in activities like running, biking, and going on adventures with her nephew.



Alex Murphy

Keep us posted!

If you've recently changed your address or are planning to move, we kindly ask that you inform us. Having your current contact information is essential, including a reliable phone number and email address. You can update your information at the branch, by email, or through online banking.

Cooperative Choice Network Credit Union

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(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



**Cooperative Choice
Network Credit Union**

**READY TO BUY
A HOME?**

**EXPLORE YOUR
OPTIONS!**

VISIT THE LINK TO LEARN MORE!
mortgages.ccncu.com

*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 (MFM) is a partner of Cooperative Choice Network Credit Union (3919 N. University St. Peoria, IL 61614 | (309) 672.2576 | NMLS ID: 422511). MFM is a licensed Mortgage Lender/Service (Corporate Office: 616 44th Street SE, Grand Rapids, MI 49548 | (866) 898.1818 | NMLS ID: 149532). For licensing information, please visit www.nmlsconsumeraccess.org. Equal Housing Opportunity.

