

Fixer Upper Home Equity Loan



Closed End Home Equity Loans Only

2.99% APR* for up to 10 years

Apply online at www.ccncu.com or

contact the loan department at (800)274-0209

Available for a limited time only & **NO CLOSING COSTS!**

Annual Percentage Rate* (APR). 120 monthly payments of \$9.67 per \$1000 borrowed. The closing costs are paid for by the credit union which includes an appraisal fee, title search fee, flood determination, and mortgage recording fee totaling \$600(approximately). Taxes and Insurance are not included in the payment. A late fee of \$2.50 or 2.5% of your payment will be charged if 5 days late. The minimum required equity is \$10,000. The maximum loan value is 90% of the appraised value minus your first mortgage.

A message from the Chairman

Dear Valued Members,

The Credit Union's Board of Directors and staff are excited to report that we had an exceptional financial performance in 2021. Overall, the results of 2021 reflect the Credit Union's continued commitment of keeping our member's financial health our number one priority.

2021 was supposed to be our return to "normal". However, due to the COVID-19 pandemic, the United States' economy remained highly volatile. Manufacturing remained low causing minimal inventory in several major industries, specifically in automotive and electronics. The Inflation Rate climbed to 7% in 2021, the highest single year rate since 1982. Although the economy may be chaotic, your Credit Union has remained a safe and secure institution for all of your financial needs. We are pleased to report our large growth in assets for 2021. Our members showed their loyalty by increasing our total shares by \$14.6 Million. Proving that our members understand that CCNCU is an excellent option for all their savings needs.

For the Board of Directors

Arthur J. Rohman, Chairman of the Board

UPCOMING HOLIDAYS

Easter

Saturday, April 16
MCCU CLOSED

Memorial Day

Saturday, May 28th
MCCU CLOSED
Monday, May 30th
All Divisions CLOSED

Juneteenth

Monday, June 20th
All Divisions CLOSED

Fourth of July

Monday, July 4th
All Divisions CLOSED

Labor Day

Saturday, September 3rd
MCCU CLOSED
Monday, September 5th
All Divisions CLOSED

Visit <https://www.ccncu.com/Division-News> for
the complete
2022 holiday schedule



Employee Spotlight

Name: Katy

Position: IRSECU Division Manager

Length of Employment: 33 years

Favorite Part of Job: I would say the most enjoyable part of my job at the credit unions is meeting and getting to know our members. And assisting them with achieving their financial goals.

Hobbies: Gardening, reading and spending time with 2 year old grandson Henry.



SAVE SMALL. DREAM **BIG.** at your credit union™

Join us as we celebrate Credit Union Youth Month! If you have a child 12 & under, open a savings account for them and teach them the value of saving. The credit union will deposit \$5 in each account opened and each child will receive a special gift during the month of April!

FRAUD NOTIFICATIONS

When suspected fraud appears on your account listed below are the allowing methods of contact



Email

An email will be sent notifying you that a case has been opened and need to confirm a transaction.



Text Message

Immediately following the email , a text message will be sent with the option to confirm the transaction as Fraud/ Not Fraud. The notifications will come from short code 37268.




Phone Call

If you do not respond to the text message within 15 minutes, you will receive a phone call .



Letter

If you don't answer the phone call a temporary block may be applied to your card and a letter will be issued through the mail.



**WE WILL NEVER ASK FOR ANY PERSONAL
INFORMATION ONLY CONFIRMING
TRANSACTIONS**

**In order to avoid a block being placed on your
card; please respond /contact us to verify the
transaction(s) in question.**

Upcoming Loan Specials

**Row, Mow & Go
Loan Special**
May—June

Summer Fun Loan
Tuesday, June 21

New Car Loan
August—September

International CU Day Loan
Thursday, October 20th

Visit ccncu.com/Loans-Current-Loan-Specials
for complete details



We are excited to announce that our Mobile App is getting some upgrades! These features will allow you to manage your debit/ credit cards, track spending, receive transaction alerts, and more – all integrated into our mobile banking app. Stay tuned, more information to come!

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

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

PMCU Division

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

IRSECU Division

3900 Wood Duck Drive, Suite F
Springfield
(217)726-9595 (800)867-8975

www.ccncu.com

Join us for our

FREE SHREDDING EVENT



07.09.22
9:00am - 11:45am
Peoria Office

08.06.22
9:00am - 11:45am
Springfield Office

