

We are celebrating one year volunteering at Almost Home Kids!

This past year CCNCU employees have been volunteering twice a month at Almost Home Kids in Peoria, IL! At the heart of the credit union movement is a passion for giving back to the communities we serve and is truly what creates the CU Difference!

“This has been one of the most rewarding experiences”, says Angie, Payment Solutions Rep. “Getting to see these kids regularly and make a difference has been a great feeling”.

Almost Home Kids provides a bridge from hospital to home through an innovative community-based care system for children with medical complexities. We respond to the needs of families, train caregivers, offer respite care, advocate for accessibility and inclusion and educate healthcare professionals.

“The Credit Union has been a great partner to Almost Home Kids at OSF Children’s Hospital of Illinois during the past year!” says Cheryl Murin, Community Outreach Coordinator for Almost Home Kids. “This dedicated team of volunteers served more than 90 hours pureeing food for children at Almost Home Kids that are learning to eat by mouth. CCNCU employees stepped up to fulfill a need that had to be filled by consistent reliable volunteers.”

We look forward to continuing our relationship for years to come!



Branch Closures

Veterans Day

MCCU Peoria Office
Saturday, November 11th

Thanksgiving

Thursday, November 23rd
Friday, November 24th

Christmas

Saturday, December 23rd
Monday, December 25th

New Years

Saturday, December 30th
Monday, January 1st

Visit www.ccncu.com/Division-News
for the complete list of 2023 holidays

Celebrate 75 years of ICU Day!

International Credit Union Day (ICU Day)

exists to raise awareness and celebrate what makes credit unions unique: a mission to bring financial inclusion and well-being to people all over the world.

We want to celebrate with you! Stop in your local branch for a special treat on Thursday, October 19th!

WHAT'S NEW

- Beginning in August, the credit union changed our Drive Thru hours. The Drive Thru now CLOSES at 5:00pm Monday - Friday. The Lobby and Saturday hours remain the same.
- We are excited to announce TEXT capabilities are coming soon! If you are not able to make a call, NO PROBLEM, text us! Our main priority is service to our members and we hope you find this capability more convenient.

A message from the President

Dear valued members,

Yesterday I received a phone call from one of your fellow members. I do not get as many calls from members as I used to, so I am never sure what kind of call could be coming my way. This gentleman just wanted to let me know about the excellent member service he had just received. He went on to tell me how low his expectations were and didn't think anyone would be able to help him. He told me how much our employee had exceeded his expectations and made his financial problem disappear. Later when I spoke with the employee, she seemed surprised about the kind words. All she had to say was, "I was just doing my job."

It is great the way we have ingrained personal member care into each everyday interactions. The relationships between our staff and members is crucial for us to succeed. We pride ourselves on making our member's financial health our number one priority. This type of personal attention should become the expectation as we strive to be better each and every day.

I hope each and every one of you is having an excellent year,

Joe Webb President/CEO

Online Holiday Shopping Tips



Many of us like to avoid the crowds during the holiday season by shopping online and having our packages delivered directly to our doorstep. Here are some things to keep in mind when looking for the perfect gift online.

Make sure sites are secure - Having a secure Internet connection is essential, but so is making sure your shopping site has proper security measures. Check your browser address bar to ensure online retailers use https in their URL. If the site is missing the s at the end of http, it could be fraudulent and is not secure when submitting payments.

Paying online - Using a debit card tied directly to your bank account can put you at risk. It's best to pay online with a credit card or a pre-paid debit card to help reduce risk.

Keep a list and check it twice - Track your spending and check your accounts regularly for suspicious activity. You can also set up text alerts through online banking to get notified of activity on your account.

Online thieves count on people being generous during the holidays and giving back to their community. This makes charitable contributions a little tricky at times. Follow these three simple steps and end the holidays with a warm heart instead of an empty bank account.

Check out the charity - Don't let someone pressure you to donate in person. Visit charitywatch.org, or givewell.org to learn more about your local charities

That's not one of Santa's elves - We all get them, the dreaded spam call or phishing email. During the holiday season, scammers go into hyperdrive as people try to take advantage of your giving spirit. Don't respond to unsolicited emails or phone calls about donations.

Keep a lookout for fake websites - Cybercriminals often create fake websites that look legitimate and can be very convincing. When giving online, check the spelling in the name of the charity in the web address and look closely for other discrepancies that might indicate it's not a legitimate website.

Loan Specials

ICU DAY LOAN SPECIAL

Borrow up to \$10,000
7.50% APR* for 36 months
Thursday, October 19th

Example: 36 monthly payments of \$31.20 per \$1,000 borrowed. Rate quoted assumes excellent borrower history. Credit report must have no bankruptcies, judgements, or non-paid medical collections. Must be new money loan; no consolidating credit union loans. Must be eligible for membership. *Annual Percentage Rate



Scan the QR Code to apply

HOLIDAY LOAN SPECIAL

Borrow up to \$15,000
Rate TBD
November - December

New Employees



Rita



Bailey



Jenny

You may have noticed a few new faces at our *MCCU Division* office over the past several months. We would like to introduce you to *Rita, Bailey* and *Jenny*! We are thrilled to have added them to our CU Family!

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Springfield
(217)529-6045 (800)757-7432

PMCU Division

105 E. Partridge St - Metamora
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IRSECU Division

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Springfield
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