

# 2021 & Newer Vehicles 4.99% APR\* for 60 months 5.24% APR\* for 72 months



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

Scan the QR Code to apply for a loan with CCNCU



## Holiday Loan Special

5.99 %.

Borrow up to \$15,000 for 48 months

Example: 48 monthly payments of \$23.54 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 Members,

I hope this message finds you well. At CCNCU, we are continually committed to enhancing the financial well-being of our members, and I'm excited to share with you the exceptional benefits of our loan offerings. Our loans are designed with your needs in mind, offering competitive rates, flexible terms, and personalized service. Whether you're planning to purchase a car, begin a home improvement project or consolidate debt, our loan products are crafted to help you achieve your goals while ensuring financial peace of mind.

With us, you benefit from:

Competitive Interest Rates: We offer some of the most

attractive rates available to ensure you get the best value. **Flexible Terms:** Our loan terms are designed to fit your unique financial situation and repayment preferences.

**Personalized Service:** Our dedicated team is here to guide you through every step of the process, providing tailored advice and support. You will always get to work with a real person opposed to AI generated support.

We are proud to serve you and look forward to helping you reach your financial milestones. If you have any questions or would like to explore your loan options, please don't hesitate to reach out.

Thank you for being a valued member of your credit union.

Warm regards,

Joe Webb President/CEO of Cooperative Choice Network CU

## **Branch Closures**

Columbus Day
Monday, October 14th
MCCU Pekin Office Only

## **Veterans Day**

Monday, November 11th

## **Thanksgiving**

Thursday, November 28th Friday, November 29th

#### Christmas

Tuesday, December 24th Closing at 12pm Wednesday, December 25th

#### **New Years**

Tuesday, December 31st Closing at 12pm Wednesday, January 1st

Visit ccncu.com for complete list of holidays



## Keep ns posted!

If you've recently moved or are preparing to relocate, please let us know. It's crucial for us to have your up-to-date contact information, including a dependable phone number and email address. You can update your details at the branch, via email, or through online banking.

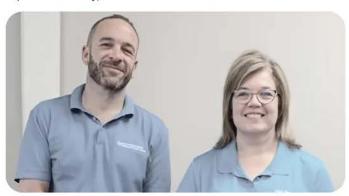
# CCNCU (Lending Team (S)

We are excited to introduce you to our lending team! Whether you're seeking extra funds for the holidays or need the blue book value for your vehicle, our team is here to assist you.

We have welcomed several new members to our team in recent years, alongside some of our seasoned employees. With a collective experience of over 20 years, we are confident in our ability to manage any situation and deliver exceptional service to our members.



Top: Nicholle & Lucy, Bottom: Wendell & Julia located in our Peoria office



Chris and Lisa in our Springfield office.

# One World

through cooperative finance.

International Credit Union Day 2024 highlights the impact of credit unions and financial cooperatives with the theme "One World Through Cooperative Finance." Join us at any location on Thursday, October 17th to celebrate ICU Day and receive a free gift!



## **☆CCNCU**CardNav

## Downloading is free and easy

- 1. Visit the app store
- 2. Choose to download the CCNCU CardNav app
- Once downloaded to your phone, click the icon to get started

## Protect the cards you carry

- 1. Turn cards on and off
- 2. Use GPS Control and set spending limits
- 3. Receive real-time, in-app card-use alerts





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### Cooperative Choice Network Credit Union

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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

# EARN Double POINTS!



Earn double reward points when you use your CCNCU Credit Card Friday, November 29th through December 1st!

Restrictions may apply. Earn 2 points per \$1 spent when using your CCNCU Credit Card. of \$10 before purchase points are https://memberrewards.ccncu.com/resources/program-terms to learn more.