

More Adventures. Less Worries!

With a CCNCU Visa[®]
Credit Card!



- **No Annual Fee**
- **No Transfer Fee**
- **Earn Reward Points**



Scan the QR Code to apply

6 New Year's Resolutions for a Financially Improved You



Ready to conquer the world in 2024?
Here's your game plan:

- **Be a savings superstar!** Even if it's just 5%, it all adds up to a financial win.
- **Say sayonara to impulse purchases.** Learn to spot the difference between a Need vs. a Want.
- **Give your electricity bill a break** Invest in energy efficient appliances and conserve as much energy as possible.
- **Boost your career mojo.** Learning new skills or expanding your knowledge in your field.
- **Crush that debt once and for all!** Make it a top priority!
- **Keep grocery bills in check.** Clip coupons, cash in on rebates and shop those sales like a pro.
- **Create an Emergency Fund.** Be ready for anything life hurls your way, from surprise car repairs to tax bills.
Don't wait, start now!

Branch Closures

MLK, JR Day

Monday, January 15th

Presidents Day

MCCU Pekin Office Only
Monday, February 19th

Visit www.ccncu.com/Division-News
for the complete list of 2024
holidays



Join us for our 88th Annual Meeting

Each year Credit Union members congregate for our annual meeting, where the previous year's financials are shared, upcoming credit union information is announced and board of director positions are voted upon. Any member who is over 18 years of age and has at least \$5 in a share savings account is eligible to serve as a voluntary board member or advisory board member.

- ⇒ **Tuesday, March 19, 2024**
- ⇒ **4:00 P.M.**
- ⇒ **3927 N. University, Suite C
Peoria, IL 61614**

INTUIT turbotax | Love My Credit Union rewards | H&R BLOCK

**FILE SMART.
SAVE BIG.**

A woman with curly hair and glasses is holding a fan of cash. The background is blue with dollar signs.

As a member, you can enjoy exclusive benefits this tax season. Avail yourself of the most significant savings on professional tax preparation services and expert tax assistance. To ensure a timely refund, kindly verify your account number before filing your taxes. If you require assistance with this information, please contact us at 800.274.0209. Please note that CCNCU ABA/Routing Number is 271187642.



Loan Specials

Leap Day Loan

Borrow up to \$15,000

Rate to be determined

Thursday, February 29th

FEE SCHEDULE

January 01, 2024

CREDIT UNION MEMBERSHIP

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

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

Overdraft Fee	\$25.00 Per Draft With \$75.00 Daily Max. (Imposed For Overdrafts Created By Checks, In-Person Withdrawals or Electronic Means)
Auto Clearing House Account Reject Fee	\$10.00 Per Item
Copy Of Paid Draft	\$5.00
Share Draft & ACH Stop Payments	\$30.00 Upon Request
Convert Personal Draft Into Teller Check	\$10.00
Copy Of Converted Draft	\$2.00

CHECK ISSUE

Teller Check	No Charge- To Primary Or Joint Member To second Party under \$500.00	\$3.00 Ea.
Money Orders	(\$1000.00 Limit Per Money Order)	\$1.00 Ea.
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
ATM/Debit	\$15.00

WIRE TRANSFER

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

MISCELLANEOUS

Club Account Closing	\$5.00
Account Research	\$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 (After 12 Months Inactivity And Less Than \$100.00)

Coming
SOON!

**Text & Chat
Availability!**



No more taking the time to call and hold for an answer. Is texting OR chatting your preferred method of communication? Simply text or chat your question to CCNCU and go on about your business.

Text us! 

**Text phone number
309.621.7930**

Conversations are private and secure. No cost to participate (Standard data and text message rates may apply)

Chat Us! 

Visit www.ccncu.com

and click on the message icon to start a private and secure chat with one of our service representatives.

CCNCU Giving Back



Our Credit Union is a proud sponsor of The Drive for Miracles Radiothon, an amazing event that helps raise crucial funds for OSF Children's Hospital. This year's radiothon, held at OSF Corporate headquarters and aired live on 93.3 The Drive, was a smashing success, raising a staggering \$383,179 for CHOI. We are honored to continue our support for such a wonderful cause and look forward to many more events like this!

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

Let it Grow

4.54 APY*

Certificate of Deposit

12 Month Term

APY*= Annual Percentage Yield.
Minimum deposit of \$500. Penalty for early withdrawal. contact us for more details.
4.45% APR* = *Annual Percentage Rate

