



UICCU MORTGAGE

Making your Home Buying Experience Easy!

Are you looking to purchase a new home? Not sure where to start, how to choose a realtor, and what it means to have an escrow account, etc.? We get it, it's very overwhelming! However, it doesn't have to be with the help of our friendly Mortgage team walking you through every step, no matter what your plans are.

Call or email us today to set up an appointment or visit our website for more information.

mortgage@uoficreditunion.org

217-278-7700

Don't forget to check out our Member Advice Center for helpful Mortgage tips
uoficreditunion.org/resources/member-advice-center/



0% APR*
for new cardholders until May 2018

5X POINTS
on all U of I purchases** from July - September 2017

50,000 POINTS
when you spend \$5,000 within 90 days of card issuance**

CELEBRATING 150 YEARS WITH THE UNIVERSITY OF ILLINOIS

Apply today at illinocard.org.



*Terms and conditions: APR=Annual Percentage Rate. The promotional APR for purchases for new cardholders is 0% to 12.9% based on creditworthiness in effect until May 2018. The promotional APR for balance transfers, any remaining balance after May 2018, and purchases made after May 2018 is 3.90% to 12.90% based on your creditworthiness for UI Alumni Association VISA® Platinum with Rewards accounts for 12 billing cycles after the issuance of the card. Standard APR for UI ALUMNI ASSOCIATION VISA® Platinum with Rewards accounts is 12.90% to 17.90% based on your creditworthiness. When applying for an Illini Visa, Illini Visa Rewards Card will be the default card unless a different card is chosen. **Five time bonus points on UI transactions apply to applicable purchases made at the University of Illinois from 7/1/17 through 9/30/17. Rewards are only earned on UI Alumni Association Rewards Accounts, selected at time of application. If you are requesting UICCU to transfer outstanding credit card balances to your UI Alumni Association VISA® credit line, finance charges will accrue from the transaction date with no grace period. Balance transfers are not eligible for bonus points or 0% APR. Allow at least two weeks for processing your request(s). Transactions are subject to the account opening disclosure and your Credit Card Agreement. UICCU reserves the right to refuse any application. Allow 30 days for points to be applied. Cardholders are eligible for 50,000 bonus points after \$5,000 in purchases within the first 90 days of card issuance. Cardholders are eligible for 0% APR on purchases until May 2018 when their card is opened between 7/1/17-9/30/17.

Introducing our New Illini PLUS Checking

Be Safer, Spend Smarter, It's Simple!

Our Illini PLUS Checking features many exciting benefits including: **Free debit card, free checks, over 50,000 surcharge free ATMs** and more PLUS, IDProtect®¹ an excellent weapon in the fight against the growing crime of identity fraud.

With Illini PLUS Checking, you'll also enjoy:

- **Cellular Telephone Protection²** (Cellular telephone bill must be paid through this account)
- **Health Discount Savings** (Registration/activation required. THIS IS NOT INSURANCE)
- **Shopping Rewards™** (Registration/activation required. Available online only)
- **Travel and Leisure Discount Membership** (Registration/activation required)
- **Cash Back Member Rewards** (Registration/activation required. Additional terms and conditions may apply)

These are just a few of the exciting new features of the Illini PLUS Checking account. To learn more, visit uoficreditunion.org/illini-plus-checking/.

¹IDProtect is a personal identity theft protection service available to personal checking account owner(s), and their joint account owners. The service is available to non-publicly traded businesses and their business owner(s) listed on the account (service not available to employees or authorized signers who are not owners). Service is not available to a "signer" on the account who is not an account owner. Service is not available to clubs, organizations and/or churches and their members, schools and their employees/students. For revocable grantor trusts, the service is available only when a grantor is serving as a trustee and covers the grantor trustee(s). For all other fiduciary accounts, the service covers the beneficiary, who must be the primary member (Fiduciary is not covered).

²Special Insurance Program Notes: The descriptions herein are summaries only. They do not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. Insurance is offered through the company named on the certificate of insurance. Insurance product is not a deposit; not NCUA insured; not an obligation of credit union; and not guaranteed by credit union or any affiliated entity.



Skip-A-Pay Summer Just Got Sweeter!

Skip your loan payment, not your fun! Sign up for U of I Community Credit Union's Summer Skip-A-Payment program where you can choose which month you want to skip for your qualifying credit union loan(s). You can use that extra money to finally enjoy that Summer vacation you've been dreaming of, or catch up on other bills. Plus, if you have more than one qualifying loan, you can skip payments on each. At the credit union, you're in charge!

There is a \$39.00 non-refundable processing fee per loan to participate in the skip program, and each qualifying loan may be skipped a maximum of two times per calendar year.

Take advantage of this opportunity by signing up online at uoficreditunion.org/skip.

Holiday Hours

Closed Independence Day

Tuesday, July 4, 2017

Closed Labor Day

Monday, September 4, 2017

Closed Columbus Day

Monday, October 9, 2017



Federally insured by NCUA

uoficreditunion.org

FOLLOW US ON:



A Message from the U of I Community CU Investment, Retirement, & Trust Services

Welcome Devan Fox, Financial Advisor

Helping you reach your financial goals is Devan's number one objective. As your life changes, so do your financial needs. Whether you are just starting out investing or looking to build your current financial plans, Devan will work with you to build a strategy that fits your comfort level, time-line, and goals. Specifically, he'll make sure you have solid answers to these key questions:

- *Is your retirement money invested properly?*
- *Will you have enough income in retirement?*
- *What should you do with an existing retirement plan from a previous employer?*
- *How will you pay for a child's or grandchild's education?*
- *Financially, what would happen to your family if you died?*
- *How will you pay for long-term care?*

It's easy to get started. Contact Devan for a **no-cost, no-obligation consultation**.

Call 217-278-7736



INVESTMENT, RETIREMENT
& TRUST SERVICES

Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members.

Not NCUA/NCUSIF/FDIC insured, May Lose Value, No financial institution guarantee. Not a deposit of any financial institution.



Devan Fox
Financial Advisor

Upcoming Seminar: Income for Life Guaranteeing Retirement Income to Last a Lifetime

A complimentary seminar to learn more including:

- *What sources of retirement income will you rely on?*
- *Which income strategies should you consider?*
- *How can you use annuities to guarantee an income for life?*

Guest Speaker: **Mike Mason**,
MEMBERS Insurance and Investments
Hosted By: **Devan Fox**, Financial Advisor

Thursday, August 3, 2017 | 12:10 pm
Illini Union Room A

1401 W. Green Street, Urbana IL



Mike Mason
MEMBERS Insurance
and Investments



Call 217-278-7710 or register online today at
uoficreditunion.org/upcoming-workshops/

Seating is limited.

Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members.

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iTalk

217-244-2131/800-821-7574

Anytime Loan 877-678-4328

Fax 217-244-5789

First Street Branch

2201 South First Street
Champaign

Illini Union Branch

1401 West Green Street
Urbana

Five Points Branch

206 East University Avenue
Urbana