U of I COMMUNITY CREDIT UNION

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UICCU MORTGAGE

Prepare in the Winter to Buy in the Spring

It's always best to begin preparing for purchasing a home at least three months ahead of time. This will help you minimize any surprises and maximize the quality of the loan application.

1) Have a mortgage lender pull a tri-merged credit report. Mortgage credit inquiries are going to often yield tougher results than an auto loan or other credit inquiry will.
2) Have your mortgage lender evaluate your paystubs, tax returns and overall employment situation to ensure you will not have any issues proving your income.
3) Over save! On top of down payment and closing costs, an underwriter does not want to see you spending your last penny of savings to buy your house. They typically want to see a minimum of 3 – 6 months of all your documented monthly expenses remaining in savings after your down payment and closing costs (this includes the new house!).

Remember, the stronger and more thorough your application, the smoother your approval will be and the better financing you may get in the end. Better financing equates to more purchasing power or simply a lower payment! Now is the perfect time to start looking into your home purchase this Spring!

Call one of our mortgage officers to schedule an appointment today.

Jenna Howe: 217-278-6870
Phil Dykstra: 217-239-3483

EQUAL HOUSING OPPORTUNITY

Upgrade to Illini PLUS Checking

Why not get more out of your checking account? With **Illini PLUS Checking**, it's easier to protect your finances and save money on everyday purchases with benefits such as these:

Cash Back Member Rewards
10% cash back on your everyday purchases

ID Protect® Benefits[1]
IDProtect will monitor your Equifax, Experian and TransUnion credit files daily, and automatically alert you if key changes occur.

Travel & Leisure Discounts[2]
Redeem and print coupons online or access discounts from your smartphone. Digital Access makes saving super easy and convenient, giving instant savings anywhere, and anytime.

These are just a few of the benefits Illini PLUS Checking offers. To learn more, visit **uoficreditunion.org/illini-plus-checking/**

[1] ***IDProtect*** *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).*

[2] ***Special 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.***

You've set your sights on gold. We'll help you cross the finish line.

NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN. NON-PURCHASE ENTRIES AND PURCHASE ENTRIES HAVE AN EQUAL CHANCE OF WINNING. Sweepstakes is open only to legal residents of the fifty (50) U.S. and D.C., 18 years of age or older as of January 1, 2018, and legal residents of Canada who are of the age of legal majority in their territory or province of residence as of January 1, 2018. Begins at 12:00:00 AM Pacific Time ("PT") on January 1, 2018 and ends at 11:59:59 PM PT on February 28, 2018 ("Promotional Period"). TO ENTER: 1) Automatic Entry: An eligible Visa cardholder will automatically receive one (1) Sweepstakes entry for each purchase made with an eligible Visa card within the U.S. or Canada during the Promotional Period at a participating merchant location in the U.S. or Canada. Certain restrictions may apply. 2) Non-Purchase Entry: To enter without an eligible Visa card, purchase or obligation by postal mail by hand-printing your name, address, city, state/province/territory, ZIP or postal code, email address, and daytime and evening telephone numbers (including area code) on a 3" x 5" card, and mail, in a #10 envelope with sufficient postage affixed, to: Visa Olympic Winter Games Sweepstakes 2018, P.O. Box 795, Plainview, NY USA 11803-0795 Mail-in entries must be postmarked by February 28, 2018, and received by March 7, 2018 in order to be eligible. Enter as often as you wish; however, each mail-in entry must be mailed in a separate, postmarked-and-stamped envelope. No mechanical entries allowed. GRAND PRIZE DESCRIPTION: (1) Grand Prize: a 7-day/6-night trip for two (2) people (winner and one (1) guest) to the winner's choice of any past Olympic Winter Games Host City (See Official Rules for a list of eligible host cities.). Prize includes round-trip, coach class, air transportation for two (2) people from a major international U.S. or Canadian gateway airport nearest the winner's home to selected Host City, round-trip transportation to/from airport and hotel, hotel accommodations (one (1) room, double occupancy), a private or small group tour of local area, and a $1,000 USD ($1,297 CDN) Visa Prepaid product (for Grand Prize winner only) (the "Grand Prize"). Grand Prize will also include $6,660 USD ($8,635 CDN) cash (awarded in the form of a check to the winner) that may be used toward the payment of any/all applicable taxes and withholdings associated with the Grand Prize. Total Approximate Retail Value ("ARV") of Grand Prize: $21,660 USD ($28,086 CDN). All Canadian dollar conversion rates are as of July 7, 2017. ODDS: Estimated odds of winning a Grand Prize are 1: 10,287,063,308 however, the actual odds of winning depend upon the total number of eligible entries received from all eligible jurisdictions. Sweepstakes subject to complete Official Rules, which may be obtained at this location or at www.Visa.com/GoldenOpportunity . PIN-based and ATM transactions are not eligible. Void in Puerto Rico and where prohibited. SPONSORS: The Sponsors of this Sweepstakes are Visa U.S.A. Inc., P.O. Box 8999, San Francisco, CA 94128-8999 and Visa Canada Corporation, P.O. Box 124 Toronto, ON M5H 3Y2.

SAVE THE DATE!

UICCU ANNUAL MEETING

Tuesday, March 27, 2018
6:30 PM

I Hotel & Conference Center
Alma Mater Room
1900 S. First Street
Champaign, IL 61820

March

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

Holiday Hours

Closed Martin Luther King Jr. Day
Monday, January 15, 2018

Closed Presidents Day
Monday, February 19, 2018

Closed Memorial Day
Monday, May 28, 2018

EQUAL HOUSING LENDER

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

ARE YOU **ON TRACK** TO **RETIRE?**

That's a very important question and the answer really depends on the financial choices you make. The right choices can sustain your income and enhance your lifestyle.

The wrong choices can leave you vulnerable to taxes and inflation.

For help in determining if you're on track, contact me today for a no-cost, no-obligation appointment.

Devan Fox
Financial Advisor
Office: 217-278-7710
devan.fox@uoficreditunion.org

U of I COMMUNITY CU | INVESTMENT, RETIREMENT & TRUST SERVICES

Located at
University of Illinois
Community Credit Union

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.*** *CBSI is a registered broker/dealer in all fifty states of the United States of America. The representative may also be financial institution employee that accepts deposits on behalf of the financial institution.*

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The perfect savings certificate if you're looking for a short term, but with a higher dividend! This Step-Up Certificate allows you to change the rate once during the 33-month term so that you can take advantage of market fluctuations.

**Annual Percentage Yields (APY) effective as of publication date. Limited time offer which is subject to change without notice. $1,000 minimum balance for 2.00% APY. No other rate adjustments, bonuses, or pricing available and cannot be combined with other promotions. Excludes IRA Silver Share Certificates. Offer applies only to money not already on deposit at UICCU. 33 month original term which will automatically renew to a 36 month term certificate at the current market rates in effective on the date of renewal. APY may be changed one (1) time during the original term of the certificate at the member's written request. Early withdrawal will result in a penalty. Other restrictions may apply. Contact a U of I Community Credit Union Member Service Representative for additional information.*

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1401 West Green Street
Urbana

Five Points Branch
206 East University Avenue
Urbana