

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



GET UP TO
\$250*

Limited Time Offer

Learn More
uoficreditunion.org

Open a new checking account with qualifying activities

\$100

- ✓ Open a new checking account
- ✓ Set up direct deposit of \$500 within 60 days
- ✓ Make 10+ purchases with your UICCU Debit Card
- ✓ Get \$100 deposited into your account

Plus

\$150

- ✓ Open a new credit card with your new checking account
- ✓ Make 5+ purchases with your UICCU Credit Card
- ✓ Get \$150 deposited into your account



Get \$250 for both!



*To qualify for \$100 bonus, the following criteria must be met: (1) open a new UICCU checking account 1/1/2019 – 6/30/2019, (2) establish direct deposit of \$500 or more into new UICCU checking account within 60 days of account opening (3) make 10 or more purchase transactions using UICCU debit card associated with your new checking account within 60 days of account opening. Offer not valid for members with an existing UICCU checking account. To qualify for the additional \$150 bonus, the following criteria must be met: (1) qualify for the \$100 bonus per the terms listed above, (2) open a new UICCU credit card within 60 days of opening checking account, (3) make 5 or more purchase transactions using your UICCU credit card within 60 days of opening checking account. Members with an existing UICCU credit card are not eligible for \$150 bonus. Primary member must be at least 18 years of age. Members are eligible for one of each bonus during the promotional period. Additional eligibility criteria and minimum deposits apply to open a checking account *Purchases* do not include balance transfers, cash advances, travelers checks, foreign currency, money orders, wire transfers or similar cash-like transactions. To be eligible for this bonus offer, accounts must be open, in good standing and not in default at the time of fulfillment. Credit transactions are subject to the account opening disclosure and your Credit Card Agreement. Allow up to 60 days after qualification period for bonus to be deposited into your checking account. Offer available for a limited time and subject to end without notice. UICCU reserves the right to refuse any application. Contact a UICCU member service rep for more details.

LOOKING TO SHRINK YOUR DEBT?

0%

Balance Transfer

For up to 12 Months*

M-127081

Pay down your debt faster with your Illini Visa Rewards card! Transfer your balances now through March 31, 2019 & save with 0% APR until January 2020!*



APPLY TODAY ► ILLINICARD.ORG

*Terms and conditions: APR = Annual Percentage Rate. The promotional APR for balance transfers processed from 1/1/19-3/31/19 for Platinum Visa, Illini Visa, and Illini Visa with Rewards cards is 0% until January 2020. The promotional balance transfer fee is 3% or \$10, whichever is greater, for balance transfers processed during this promotional period. The standard APR for purchases, balance transfers processed after 3/31/19, and any unpaid promotional balance after January 2020 for Illini Visa with Rewards is 12.9%-17.9% based on your creditworthiness. If you are requesting UICCU to transfer outstanding credit card balances to your UICCU credit line (listed above), finance charges will accrue from the transaction date with no grace period. Allow at least two weeks for processing your request(s). Continue to make monthly payments to each creditor until the balance transfer appears as a credit on that account. Transactions are subject to the account opening disclosure and your Credit Card Agreement. UICCU reserves the right to refuse any application. Balance Transfer promotion ends March 31, 2019.



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

Retirement Planning Group Hits Milestone

Jane Brockway, VP Wealth Management, is celebrating 15 years of helping UICCU members plan and manage their retirement and other financial goals. Jane joined the U of I Community CU Investment, Retirement and Trust Services team in 2003 and has led its growth to now serve more than 1,200 members. Jane works one-on-one with her clients to help them build assets, create income in retirement, understand and manage their risk, and to protect their families.



Jane Brockway
Vice President,
Wealth Management

Greg Anderson, Senior Vice President at UICCU, has been involved with this program since its inception over 20 years ago. "We had been growing slowly over the first few years of the program, but since Jane joined our team we've had consistent growth in members served and assets in the program have grown to over \$135 million, which is about the size of our credit union's total assets in 2003", Anderson states. "Jane Brockway and our program are consistently recognized nationally for our performance and client satisfaction", he added. Brockway was also featured in *The Wall Street Journal* in July 2015.

Jane and her colleagues on the U of I Community CU Investment, Retirement and Trust Services team work to provide individualized attention and solutions for their clients. They also provide an additional "hands-on approach" to servicing client needs, which some consider "a thing of the past." "Retirement planning is critical", Brockway says, "and we're here to take away any mystique or worry and help our clients reach their financial goals."



Call 217-278-7768.

Complimentary consultations are offered on a no-cost, no-obligation basis with the U of I CU Investment, Retirement and Trust Services team. To schedule an appointment call **217-278-7768**, or learn more online at www.uoficreditunion.org/invest-insure.

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FR-2322297.1-1118-1220

SAVE THE DATE! UICCU ANNUAL MEETING

Tuesday, March 26, 2019

6:30 PM

I Hotel & Conference Center

Lincoln 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 21, 2019

Closed Presidents Day

Monday, February 18, 2019



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LIMITED TIME OFFER 15 MONTH CERTIFICATE WITH UP TO 2.50% APY*

Earn up to 2.50% APY* on new funds not currently deposited at UICCU, when you have a minimum deposit of \$1,000. If you want to use existing funds at UICCU, then you will earn 2.00% APY* on a minimum deposit of \$1,000.

*APY = Annual Percentage Yield. Offer good on 15 month Silver Share Certificate only, excludes IRA Certificates. Balance requirements: Minimum \$1,000.00. To earn 2.50% APY, source of funds for 15 month certificate must not be from any current UICCU deposit account. Earn 2.00% APY on funds currently at UICCU. At maturity, if member elects no other option, all principal and dividends earned within the 15-month certificate will automatically renew and be converted to a 24-month Silver Share certificate at current published rates. New 24-month certificate will be issued under the member number that the original 15-month certificate was established. All other terms and conditions of the certificate are defined in the Silver Share Certificate Disclosure and Rate and Fee Schedule. No other rate adjustments, bonuses, or pricing available. Early withdrawal penalties may apply. Rates subject to change. This promotion is subject to change and may be withdrawn at any time. Other restrictions may apply. Limited Time Offer.

uoficreditunion.org

FOLLOW US ON:



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