



UICCU MORTGAGE

Know What You Can Afford

Shopping for a new home is a fun experience but even more enjoyable if you know how much you can afford while shopping. Before starting the home buying process establish what you can afford now, and most important, what you may be able to afford should family, interest rates or employment status change. Having a clear picture of what you are able to pay for housing, month-in and month-out and under various scenarios, is essential so you can confidently proceed shopping for a new home.

We offer a variety of loan options and down payment choices at the U of I Community Credit Union. Our mortgage loan officers, Phil Dykstra and Jenna Howe, are ready to meet and get you preapproved today. Don't forget to ask about our Rate Guarantee program.



Phil Dykstra
Mortgage Loan Officer
NMLS# 1466105



Jenna Howe
Mortgage Loan Officer
NMLS# 914296

Contact our mortgage team at mortgage@uoficreditunion.org or by phone below

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



APPLY ONLINE

RECEIVE UP TO **2%***

YOUR APPROVED AUTO LOAN ANNUAL PERCENTAGE RATE

U of I COMMUNITY CREDIT UNION

Use Promo Code: **ONLINEAUTO**

Now is the perfect time to buy because for a limited time you could receive up to 2%* off your approved auto loan annual percentage rate when you apply and close your loan online. It's fast, easy, and convenient! Don't worry, we'll still be assisting you every step of the way. Visit our website to learn more, or apply now to get pre-approved and start shopping!

*2% off APR offer includes discounts for automatic payment, Illini Plus checking account holders, 90% or less loan to value, and online application submission. Not all members will qualify for all discounts. Actual APR will vary based on individual creditworthiness, loan term, and other applicable discounts but will never be less than 2.99%. Must submit an initial loan application through UICCU's online application portal from 06/01/19 to 08/31/19 and the loan must be closed electronically with funding completed by 10/31/2019 to qualify for online discount. Online discount applies to new and used vehicle loans only. Existing UICCU loans do not qualify. All loans subject to approval. All APR discounts are a limited time offer and may be withdrawn without notice. Other restrictions may apply. Contact a UICCU Member Service Representative for additional details.

amazon primeday

10x POINTS!*

Celebrate Amazon Prime Day in a Big Way!

Rewards cardholders will be eligible to receive 10x the points⁴ for your Amazon purchases on Amazon Prime Day 2019! Load your card in your Amazon account now and be ready to earn BIG!



*Ten times points apply to applicable purchases from Amazon for Amazon Prime Day only as determined by Amazon for UI Alumni Alliance Rewards accounts. Ten times points will be awarded in lieu of 3 times points during this period. "Purchases" do not include balance transfers, cash advances, travelers checks, foreign currency, money orders, wire transfers or similar cash-like transactions, lottery tickets, casino gaming chips, race track wagers or similar betting transactions, gift cards, prepaid cards, and similar cash-like equivalents, interest, unauthorized or fraudulent charges, and fees of any kind. To be eligible for this bonus offer, account must be open and not in default at the time of fulfillment. Transactions are subject to the account opening disclosure and your Credit Card Agreement. UICCU reserves the right to refuse any application. Allow up to 60 days for bonus points to be applied.



Notice to Members

In 2020, we will be discontinuing our newsletter. Don't worry, there are still plenty of ways to keep up with everything UICCU!

Visit our website uoficreditunion.org for information on our products and services, current promotions, news and events, and more!

Follow us on social media including **Facebook, Instagram and Twitter.**



Don't Forget!

Please confirm we have your most up-to-date email address on file so you never miss an email from us regarding promotions, events, and announcements.

You may update your email address by:

- ✓ Login to iBranch online banking
- ✓ Email us: info@uoficreditunion.org
- ✓ Stop at the front desk at any of our branches
- ✓ Phone: 217-278-7700 (Local)
877-678-4328 (Toll Free)

Holiday Hours

Closed Independence Day

Thursday, July 4, 2019

Closed Labor Day

Monday, September 2, 2019

Closed Columbus Day

Monday, October 14, 2019



Federally insured by NCUA

uoficreditunion.org

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

Welcome Jade Campbell as Financial Advisor Expanding the wealth management team to better serve you



Jade Campbell has joined the wealth management team of U of I Community CU Investment, Retirement and Trust Services located at U of I Community Credit Union as a financial advisor to help our members achieve financial security. Jade has experience serving hard-working Americans, helping them break down barriers to reaching their financial goals.

Jane Brockway, CRPC, VP Wealth Management, continues as a financial advisor, working closely on your financial planning needs, including annual reviews. Jade will also support your evolving financial needs, helping deliver enhanced service, accessibility and responsiveness.

Whether it's planning a comfortable retirement, protecting assets or financing a college education, the financial advisors can ease the complexity around investing and help you reach your financial objectives. Financial planning services available to you through U of I Community CU Investment, Retirement and Trust Services include:

- ✓ Retirement Planning
- ✓ Education Funding
- ✓ Mutual Funds
- ✓ Life Insurance
- ✓ Long-Term Care Insurance
- ✓ Wealth Management

To set up an appointment, call **217-278-7803** or email jade.campbell@cunamutual.com.

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 a financial institution employee that accepts deposits on behalf of the financial institution. FR-2149200.1-0618-0720 © CUNA Mutual Group



Earn 3.00% APY* when you open your certificate with a minimum deposit of \$1,000. You may add-on to this certificate as many times as you would like earning the same interest rate. This will give you peace of mind and help you reach your financial goals faster! Any additional deposits must be a minimum of \$25 and the total balance may not exceed \$15,000.

Open your certificate online at uoficreditunion.org/certificates or stop into a branch to see a Member Service Representative.

APY stands for Annual Percentage Yield. Dividends on all certificates are calculated daily and compounded quarterly and at maturity. Early withdrawal penalties may apply.

*APY=Annual Percentage Yield. Offer good on 33 month Silver Share Certificate only, excludes IRA Certificates. Minimum opening deposit \$1,000. Additional deposits may be made during the term of the certificate in the minimum amount of \$25. If the balance exceeds \$15,000 at any time, any excess funds will automatically be moved to the member's primary share account. At maturity, all principal and dividends earned will be converted to a 36 month Silver Share Certificate. All other terms and conditions of the certificate are defined in the Silver Share Certificate Disclosure and Rate and Fee Schedule. No rate adjustments, bonuses, or special pricing available including Loyalty Checking Bonus. Early withdrawal penalties may apply. Rates subject to change. This promotion is subject to change and may be withdrawn at any time as this is a limited time offer. Federally insured by NCUA. Other restrictions may apply.

Mailing Address

2201 S. First Street
Champaign, IL 61820

www.uoficreditunion.org

Telephone Directory

217-278-7700
Toll-Free 877-678-4328
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