

READY FOR THE NEXT MILE

From busy schedules to weekend plans, make every mile a little easier.

For many members, a vehicle isn't about luxury features or having the newest model – it's about dependable transportation that helps keep everyday life on track without the stress of constant repairs or unexpected expenses. Between rising vehicle prices, overwhelming dealership offers, and the pressure to make a quick decision, you feel unsure about what you could realistically afford – or whether you would end up paying more than you should in the long run. **Before stepping onto a dealership lot, reach out to CBI FCU!** Together, we can talk through what a comfortable monthly payment might look like and explain the **pre-approval process in simple terms.**



Having a pre-approval, gives you the ability to shop at your own pace, compare options more comfortably, and focus on finding a vehicle that truly fits your family's needs and budget. That preparation makes a meaningful difference.

Today, you can have a reliable vehicle, a payment that works within your budget, and greater peace of mind each time you get behind the wheel. At CBI FCU, that's what moving forward is really about – not simply buying a car, but helping members feel more confident about the road ahead.

If you're considering a vehicle purchase or refinance, understanding your financing options before shopping can help make the process less stressful and more manageable. Whether you're replacing an older vehicle, lowering your monthly payment, or planning for what's next – CBI FCU's Lending Team is here to help. Give us a call at (815) 439-6269 to discuss your unique situation and explore financing options designed to fit your budget, lifestyle, and goals.



IS YOUR MORTGAGE PAYMENT SKY HIGH? LET'S TALK ABOUT REFINANCE!

Interest Rates as low as

5.490%
5.558% APR*

conventional 30-year mortgage
loans for a primary residence with
80% LTV and qualified credit

5.125%
5.294% APR*

conventional 15-year mortgage
loans for a primary residence with
80% LTV and qualified credit



888 W. Big Beaver Rd., Ste. 310, Troy, MI 48084 | (800) 974-9994 | www.americu.com | NMLS ID #3028 <https://nmlsconsumeraccess.org> AmeriCU is a division of Towne Mortgage Company. Some restrictions apply. This is not an offer for extension of credit or a commitment to lend. IL License # MB.6760710. *The Annual Percentage Rate (APR) of 5.558% as of 02/02/2026 is calculated based on a 30 Year-Fixed rate mortgage in the amount of \$300,000 for the refinance or purchase of a single-family, primary residence with 80% loan-to-value (LTV) or 20% down payment, minimum borrower credit score of 720, and estimated fees of .75% of the loan amount with monthly payments in the amount of \$1,701.49. The Annual Percentage Rate (APR) of 5.294% as of 02/02/26 is calculated based on a 15 Year-Fixed rate mortgage in the amount of \$300,000 for the refinance or purchase of a single-family, primary residence with 80% loan-to-value (LTV) or 20% down payment, minimum borrower credit score of 720, and estimated fees of 1.10% of the loan amount with monthly payments in the amount of \$2,391.96. Payment amount does not include taxes and insurance which means your monthly obligation may be higher. Actual payment amount will vary based upon credit history, rates in effect at the time of consummation, LTV and other credit factors. The APR is subject to change at any time without notice. APR is dependent upon member eligibility and creditworthiness. All borrowers are subject to qualification, underwriting approval, lender terms and conditions. This offer does not constitute a rate commitment. Fees and charges may vary by product and state. Please consult your tax advisor regarding the deductibility of interest. You must be eligible for membership and approval for a loan to participate. The Credit Union reserves the right to change the terms or discontinue this offer at any time without notice. Not all applicants will qualify for the lowest rate shown.

Mailing Address: 13717 S. Route 30, Unit 157, Plainfield, IL 60544 | Main Number (815) 439-6676
Toll Free (800) 699-5417 | Visit us online: www.cbifcu.org

HOW MUCH MONEY SHOULD I KEEP IN A SAVINGS ACCOUNT FOR EMERGENCIES?

Without an adequate emergency fund, a period of crisis could be financially devastating. Many financial professionals suggest that you set aside three to six months' worth of living expenses for emergencies.



The actual amount, however, should be based on your individual circumstances.

- **Do you have a mortgage?**
- **Do you have short-term and long-term disability protection?**
- **Other factors you need to consider include job security, your health and income.**

Be sure to review your cash reserve periodically. Since personal and financial circumstances often change, you'll want to make sure your cash reserve fits your current needs/situation.

OCTOBER IS CYBERSECURITY MONTH

Your security matters every day, but October is a great reminder to put protection first. With CBI FCU's digital tools, you can keep your money safe and your peace of mind stronger. Here's how CBI helps you stay secure:

- **Account Alerts:** Get real-time text or email notifications for purchases, logins, or balance changes.

Smart Cybersecurity Habits:

In addition to CBI FCU's protections, a few simple habits can go a long way in keeping your information safe:

- Use strong, unique passwords and turn on multifactor authentication.
- Be cautious when scanning unknown QR codes.
- Review privacy settings on your social media profiles.
- Trust your instincts if something feels off, it probably is.
- Stay up to date on the latest scams so you can spot red flags early.

Staying cyber smart is simple when you have the right tools and we're here to help. If you ever have questions or concerns, our team is just a phone call away.

PLANT YOUR MONEY WHERE IT'LL GROW... in a CBI FCU Term Certificate of Deposit.

Whether you're a long-time investor or just getting started, we offer variable rates and time periods to fit your needs.

Come talk with us or visit www.CBIFCU.ORG for our monthly rates.



TRANSFERRING MONEY SAFELY AND CONVENIENTLY

Digital transfers such as TransferNow and Zelle, make it easy to send money to family, friends, or others, move funds between accounts, and manage everyday expenses. While transfers are convenient, it is important to send money safely. Always double-check the recipient's information, confirm the amount, and only send money to people you know and trust. Consumer protection agencies warn that sending money through payment apps can be similar to paying with cash; once the payment is made, it cannot be retracted. CBI FCU Members can use Virtual Branch and our Mobile App to transfer funds between accounts, move money into savings, and stay connected to their finances.

Call (800) 699-5417 or visit CBIFCU.org to learn more.

Transfer options, limits, processing times, and availability may vary. All Zelle® trademarks used herein are the exclusive property of Early Warning Services, LLC, and are used with permission.

HOLIDAY CLOSINGS

THANKSGIVING HOLIDAY

Thursday, November 26 & Friday, November 27

CHRISTMAS HOLIDAY

Thursday, December 24 & Friday, December 25

Access your accounts or get money anytime with:

- Online Banking with Virtual Branch
- Mobile Banking with Zelle®
- Visit a Shared Branch or if you need cash, access a Fee-FREE CO-OP ATM or visit our website at www.cbifcu.org/resources/locations-hours.

INTERNATIONAL CREDIT UNION DAY

Thursday, October 15, 2026



**Cooperative
Finance:
A Steady Signal
in a Noisy World**

Each year, credit unions around the world come together to celebrate **International Credit Union (ICU) Day**, a time to honor the legacy, values, and global impact of the credit union movement. Since 1948, this day has recognized the power of financial cooperatives, the achievements of our industry, and most importantly, the meaningful relationships we build with our members.

Stop by the CBI FCU Office on **OCTOBER 15** for ICU Day for a festive experience, including: Popcorn and Treats.



CBI Federal Credit Union
13717 S. Route 30, #157
Plainfield, IL 60544

Phone: 815-439-6676
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www.cbifcu.org

10/1/2026

SAVINGS RATES

Savings Products

Type	APR*	APY**	Dividends are Paid & Compounded
Regular Share Account	0.25%	0.25%	Monthly
Minimum balance to earn dividends \$50.00			
IRA Share Account	0.40%	0.40%	Monthly
No minimum balance to earn dividends			
Share Draft Account	0.20%	0.20%	Monthly
\$3,000 and over to earn dividend			
Money Market Up to \$4,999	0.60%	0.60%	Monthly
over \$5,000 to \$9,999	0.80%	0.80%	Monthly
over \$10,000 to \$24,999	1.00%	1.00%	Monthly
over \$25,000 to \$49,999	1.20%	1.20%	Monthly
over \$50,000 to \$99,999	1.40%	1.40%	Monthly
over \$100,000	1.60%	1.60%	Monthly
Holiday Accounts	1.50%	1.50%	Monthly
Minimum balance to earn dividends \$50.00			
Withdrawal penalty of \$10.00 per occurrence, Maximum Amount \$12,000			
*Annual Percentage Rate ** Annual Percentage Yield			



Term Share Certificates (TSC)

Terms	APR*	APY**	Dividends are Paid & Compounded
6 Months	2.50%	2.520%	Quarterly
12 Months	2.50%	2.520%	Quarterly
24 Months	2.50%	2.520%	Quarterly
36 Months	2.50%	2.520%	Quarterly
48 Months	2.50%	2.520%	Quarterly
60 Months	2.50%	2.520%	Quarterly
* Minimum Required Amount \$1,000			

IRA Term Share Certificates

Terms	APR*	APY**	Dividends are Paid & Compounded
6 Months	2.50%	2.560%	Monthly
12 Months	2.50%	2.560%	Monthly
24 Months	2.50%	2.560%	Monthly
36 Months	2.50%	2.560%	Monthly
48 Months	2.50%	2.560%	Monthly
60 Months	2.50%	2.560%	Monthly
* Minimum Required Amount \$500			

RISK BASED LOAN RATES

New Vehicle Loans (S1)

Terms	APR Rate As Low As	Based on \$1,000 Loan Amount
3 Years	4.50%	\$29.75 per month for 36 Months
4 Years	4.70%	\$22.90 per month for 48 Months
5 Years	4.90%	\$18.83 per month for 60 Months
6 Years	5.10%	\$16.16 per month for 72 Months
* Minimum Loan Amount is based on total Dealer Invoice Cost (including title and taxes). New Autos are less than 1 yr. old and have less than 10K miles. Maximum \$80,000 or more if qualified.		

Used Vehicle Loan (S2)

Terms	APR Rate As Low As	Based on \$1,000 Loan Amount
2 Years	4.60%	\$43.69 per month for 24 Months
3 Years	4.80%	\$29.88 per month for 36 Months
4 Years	5.00%	\$23.03 per month for 48 Months
5 Years	5.20%	\$18.97 per month for 60 Months
6 Years	5.40%	\$16.30 per month for 72 Months
* Used car Loan Amount cannot exceed online valuation figure. Maximum \$60,000 or more if qualified.		

Recreational Vehicle Loan (New or Used)

Terms	APR Rate As Low As	Based on \$1,000 Loan Amount
Up to 10 Years	8.10%	\$12.19 per month for 120 Months
*Loan Amount cannot exceed online valuation figure		

Signature Loan (U0)

Terms	APR Rate As Low As	Based on \$1,000 Loan Amount
2 Years	8.20%	\$45.27 per month for 24 Months
4 Years	8.60%	\$24.67 per month for 48 Months
5 Years	9.50%	\$20.98 per month for 60 Months
*Maximum Loan Amount \$20,000 based on DTI and Credit Score with Minimum \$10,000 for 5 years		

FIXED LOAN RATES

Credit Card

Type	APR*
VISA Classic	12.00% Maximum Amount \$10,000
* VISA Platinum	9.60% Maximum Amount \$20,000
*Full 1.0% Cash back on All purchases	
Minimum Payment 4% of Balance on both types	

Share Secured (S5) & Certificate Share Secured

Terms	APR Rate	Based on \$1,000 Loan Amount
Up to 5 Years	3.50%	\$18.19 per month for 60 Months
Up to 5 Years	TSC Rate + 3.00%	\$18.63 per month for 60 Months
Loan is Paid-Off at TSC Maturity		

Instant Advance Loan (U4)

Terms	APR Rate	Based on \$1,000 Loan Amount
1 Year	18.00%	\$91.40 per month for 12 Months
*Maximum Loan Amount \$1,500, Application Fee Applies		

***All rates are subject to change without prior notice.**
These rates replace previously dates rates.

Mortgage Loans

First Mortgages & Home Equity Loans (Fixed)

First Mortgage: offering up to 30 years for a Fixed or Adjustable Rates.
 Maximum Amount \$650,000. Rates are available by contacting
 Matt Simmons (414) 750-2258.

Home Equity Loan amount up to \$100,000 for a maximum term of 15 years based on 80% property value.

