



Forecast - Sunny with Low Rates!

We just got the forecast - It's time to get out and enjoy the sunshine! Roll down your windows and get moving with a low rate **AUTO LOAN!** With rates on a New Auto Loan as low as 4.20% APR* on 36 months or Used Auto as low as 4.30% APR* on 24 months. Get pre-approved and then hit the open road with affordable payments. Not looking for a new ride, but want to lower your payments? Check us about refinancing your current auto loan. Call us (815) 439-6269, or apply online and start enjoying the sunny weather with your new vehicle!



Love My
Credit Union®
rewards

**MORE DEALS
MORE REWARDS
MORE TO** *Love*



Get Rewards

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why credit union membership saves you money through exclusive member-only offers through trusted partners.

From April 1 - 30, 2025, Trust & Will is increasing the member discount to 30% off any estate plan.

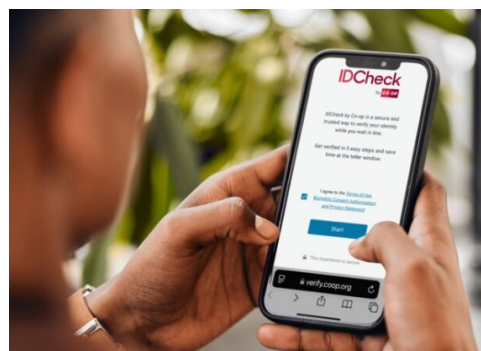
Learn all about how your credit union membership gets so much more with all types of exclusive savings and more at LoveMyCreditUnion.org.

ID CHECK CO-OP Branching - Starting May 1, 2025

Starting on May 1, 2025 CO-OP is launching a new way to verify identities for out-of-state shared branching members. IDCheck is a secure identify verification system that streamlines the process of accessing your account at Co-Op Shared Branch locations. Instead of relying on traditional ID verification alone, IDCheck uses a QR code, a government-issued ID, and facial recognition to confirm your identity in seconds.

5 Simple Steps to get started!

- **Visit www.verify.coop.org (portal open May 1, 2025)**
- Select your credit union's name from the drop down list
- Enter your member account number and the last four digits of your Social Security Number.
- Upload photos of the front and back of your government-issued ID and take a selfie for identification verification.
- Once verified, you'll receive a one-time verification code, show the access code to your teller, and they will process your transaction.



Main Number: (815) 439-6676

Toll Free: (800) 699-5417

www.cbifcu.org



April is Credit Union Youth Month

Help young ones learn about financial literacy by exposing them early to the idea of sound money habits. Wondering where to start? Here are a few ideas to help:

- **Earning Money:** This fundamental concept helps them understand the value of money and the effort needed to earn it. Encourage them to earn money by doing jobs around the house.
- **Setting Savings Goals:** Help them plan for things they want to buy, like a new toy or game. A simple piggy bank and writing down how much they have saved versus how much they need will help!
- **Money Skills:** Instill money-counting skills using different coins and notes. Depending on their age, introduce them to various payment methods, including cash and mobile payments, explaining how each transaction is completed. Teaching older children the difference between credit and debit cards is also valuable fundamental information.
- **Charity and Gifts:** Encourage them to spend part of their money on charity or buying presents for friends, fostering a sense of generosity and community belonging.

By incorporating these money lessons into your child's routine, you can pave the way toward their financial success. **Get them started today with a savings account at the credit union!**



thank
you
ALL

Who attended the 61st Annual Membership Meeting. We'd like to express our sincere gratitude to those who were able to attend our 2024 Annual Meeting, both virtually and in person. During this Meeting, we had the opportunity to share important updates and insights about your credit union's progress and future to you. Check our website for new services that will be rolled in 2025.



The Ease of E-Signatures (DocuSign)

Did you know that you can sign certain credit union documents with an electronic signature?

This provides convenience for you to sign from work, home, or any location so that you can make the most of your day. Simply sign in via the email or text sent from the credit union, select your signature and sign where indicated, then save a copy for your records. The signed paperwork is automatically delivered back to the credit union so they can finalize the transaction, and you can relax!

When making your check list for travel, remember this one important step!

- Traveling can be exciting and rewarding experience, but it also comes with its share of potential pitfalls - especially when it comes to finances. One important step you can take to protect your financial security while is to place a travel notice on your Debit Card.
- By notifying CBI FCU of your travel plans, you can help prevent your debit card transactions from being flagged as suspicious activity. This can save you from the inconvenience of having your card temporarily blocked while away from home. Additionally, having a travel notice on your card can help minimize the risk of unauthorized transactions as it enables the credit union to monitor your account more effectively for any unusual activity.
- To ensure a smooth and stress-free travel experience, we recommend contacting CBI FCU before your trip to provide us with your itinerary. Simple call us at (800) 699-5417 or visit us at our branch to setup a travel notice. Taking this simple precaution can go a long way in safeguarding your financial well-being while you explore the world.

TRAVEL NOTICE



2025 Privacy Policy: Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your information at CBIFCU.org (on the home page in the bottom left corner) or we will mail you a free copy upon request if you call us at (800) 699-5417.



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4/1/2025

SAVINGS RATES

Savings Products

Type	APR*	APY**	Dividends are Paid & Compounded
Regular Share Account	0.20%	0.20%	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	0.40%	0.40%	Monthly
over \$5,000 to \$9,999	0.60%	0.60%	Monthly
over \$10,000 to \$24,999	0.70%	0.70%	Monthly
over \$25,000 to \$49,999	0.80%	0.80%	Monthly
over \$50,000 to \$99,999	1.00%	1.00%	Monthly
over \$100,000	1.20%	1.20%	Monthly
Holiday Accounts	1.00%	1.00%	Monthly
Minimum balance to earn dividends \$50.00			
Withdrawal penalty of \$10.00 per occurrence, Maximum Amount \$12,000			
<div> <div>*Annual Percentage Rate</div> <div>** Annual Percentage Yield</div> </div>			



Term Share Certificates (TSC)

Terms	APR*	APY**	Dividends are Paid & Compounded
6 Months	2.00%	2.015%	Quarterly
12 Months	2.00%	2.015%	Quarterly
24 Months	2.00%	2.015%	Quarterly
36 Months	2.00%	2.015%	Quarterly
48 Months	1.80%	1.812%	Quarterly
60 Months	1.80%	1.812%	Quarterly
* Minimum Required Amount \$1,000			

IRA Term Share Certificates

Terms	APR*	APY**	Dividends are Paid & Compounded
6 Months	2.00%	2.018%	Monthly
12 Months	2.00%	2.018%	Monthly
24 Months	2.00%	2.018%	Monthly
36 Months	2.00%	2.018%	Monthly
48 Months	1.80%	1.814%	Monthly
60 Months	1.80%	1.814%	Monthly
* Minimum Required Amount \$500			

RISK BASED LOAN RATES

New Vehicle Loans (\$1)

Terms	APR Rate As Low As	Based on \$1,000 Loan Amount
3 Years	4.80%	\$29.86 per month for 36 Months
4 Years	5.00%	\$23.02 per month for 48 Months
5 Years	5.20%	\$18.95 per month for 60 Months
6 Years	5.40%	\$16.28 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 (\$2)

Terms	APR Rate As Low As	Based on \$1,000 Loan Amount
2 Years	4.90%	\$43.80 per month for 24 Months
3 Years	5.10%	\$30.00 per month for 36 Months
4 Years	5.30%	\$23.15 per month for 48 Months
5 Years	5.50%	\$19.09 per month for 60 Months
6 Years	5.70%	\$16.42 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	7.60%	\$11.87 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 (\$5) & 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		

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 visiting our website at www.cbifcu.org or by contacting Colin Ungstad at (866) 392-2309.

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



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.