



Consolidate Debt Or Start Home Renovations with a Home Equity Loan!

DEBIT and CREDIT CARDS

PLEASE watch your mail when you're expecting a replacement card for either credit or debit cards. These both come in non-descript plain white envelopes with no return addresses on them. Mailing time is generally 7-10 business days but can take longer if holidays happen to be during that time.

Keep your Money Safe

Scams are harder to spot than ever. These tips can help keep your money safe:

1. Never send money to someone you don't know, even if they call you and say your loved one is in trouble.
2. Never give someone you don't know and trust your CBI FCU account credentials, even if they say they are from CBI FCU. When you give them those details, you are giving them permission to your account.
3. Never send money outside the United States except to a person or company you know well and trust, no matter what they promise.

If you authorize a transaction, you are responsible for it, even if it turns out to be fraudulent.

Whether you want to update a space within your home, add a deck to your backyard, or need to consolidate holiday credit card debts into one place, it's a great time for homeowners to consider a Home Equity loan! These loans are a simple way to make your home's value work for you as you strive to achieve your financial goals in 2026.

Reach out to us by calling (815) 439-5012 to learn more about what a Home Equity loan can do for you.

MessagePay is an Easy Way To Pay!

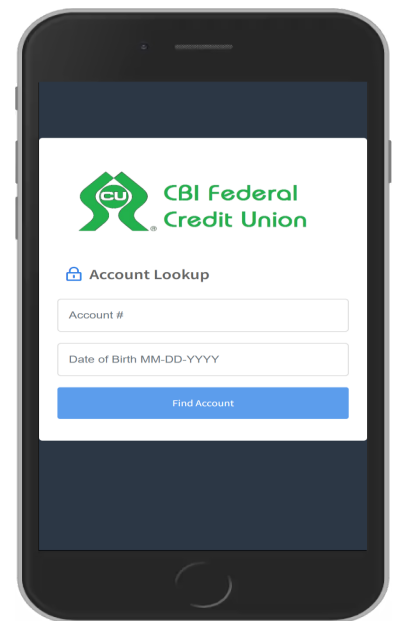
Many members are already taking advantage of the MessagePay, an easy and convenient way to make loan payments by text message. When life gets busy and a payment slips your mind, MessagePay helps you stay on track by allowing you to quickly make a payment from your mobile device and avoid late fees.

Key Features of MessagePay:

- **Easy Mobile Payments:** Make payments from your mobile device using any external bank account.
- **Avoid Late Fees:** With a \$5.99 convenience fee per transactions, MessagePay offers a cost-effective alternative to potential late fees.
- **Secure Transactions:** Your information is encrypted, ensuring secure payments.
- **Multiple Payment Options:** Payments can be made from your checking or savings or debit card?

For more information and to enroll in MessagePay, visit our website: <https://www.cbifcu.org/loans/messagepay>

Experience the convenience of making a loan payment anytime, anywhere with MessagePay!



ID Check by CO-OP- Making Shared Branch use more secure!

IDCheck by Co-op is an additional layer of authentication for Shared Branch transactions. This security measure verifies that it's really you accessing your account, and not an imposter.



Are you required to use this? Credit union members using an ID that is from outside the state of the Shared Branch location will be required to use IDCheck. If your ID matches the state of the Co-op location, IDCheck is not required.

Keep this in mind while traveling.

REFRESH Your Finances With A CBIFCU Balance Transfer!

See the enclosed insert for a fantastic balance transfer offer with **NO FEES to our CBI FCU VISA card**. That's right no 5% balance transfer fee or Cash Advance fee! You pay nothing to move your balance from your other high interest cards!

For your eyes only, our next promotion will begin on May 1, All Home Improvement Transactions will receive a LOW rate of 0.99%APR for 6 months! So get your projects done while the weather allows!

Don't have a CBI FCU Visa yet? Apply today!

Holiday Closures

The credit union will be closed in observance of the following holidays:

Monday, May 25, Memorial Day

Friday, July 3 Independence Day



Hit The Road **FAST** With Affordable Financing!

Are you ready for your next ride? Get pre-approved with CBI FCU before you start shopping and take the guesswork out of buying your next vehicle. You will know exactly what you can afford, have stronger negotiating power at the dealership and drive off the lot feeling confident knowing your loan is backed by CBI FCU that truly cares about its members!

CBI FCU's vehicle loans offers you low monthly payments with rates built for the road ahead.

- Same great **FIXED** rates for purchase or transfer financing.
- Up to 100% financing vehicle
- GAP (Guaranteed Asset Protection) offered at a low cost in case your vehicle is deemed a total loss due to accident or theft.

Feeling Financially Stressed? You're not alone.

Many Americans are worried about keeping up with bills, covering unexpected expenses, and building a secure financial future. Your credit union is here to help you since you possibly don't have enough savings to cover a \$1,000 emergency.

There are steps you can take to regain control over your budget.

- **Build an emergency fund** - Start small. Even \$25 a week adds up over time.
- **Track your spending** - Knowing where your money goes helps you identify areas to save.
- **Take advantage of LOW-cost loans** - Instead of high-interest alternatives, your credit union can offer affordable solutions if you need extra cash.
- **Use financial tools** - we can help you with savings calculators, and member education.

At your credit union, we're here to help you feel confident and in control of your finances, so surprises don't have to be stressful. Start today by opening a special savings account for emergency funds, adjusting your payroll deduction to put more in your savings or setting up automatic transfers.



Annual Membership Meeting Recap

Our Annual meeting took place on March 18, 2026 where we would like to say thank you for everyone that was able to attend. Our recap summarized our performance in 2025 and shared what new technology was introduced to improve on service and convenience. We also held our annual elections for our Board and Committee members. A raffle was held this year and we want to congratulate those Winners!

Please remember that if you could not attend the Annual Meeting, we have copies of the 2025 Annual Report at our location. We look forward to seeing you next year!



If you are not using CBI FCUs' Mobile App, Download Today!





CBI Federal Credit Union
13717 S. Route 30, Unit 157
Plainfield, IL 60544-5560

April 1, 2026

Fee Schedule

Service Fees

	Current Fee
Temporary Checks - four per page	\$1.00
Teller Checks, three (3) free monthly, then	\$1.00
Photocopy of Share Draft or Substitute Check (IRD)	\$3.00
Withdrawal from Holiday Club Account before November 1 (each)	\$10.00
New Account Opened for less than 90 Days	\$10.00
Paid NSF Item (overdrawn account brought positive - no staff phone call)	\$5.00
Paid NSF Item (overdrawn account needs staff phone call to member)	\$20.00
Returned NSF Item (overdrawn electronically or by check)	\$30.00
Stop Payment Request	\$20.00
Returned Deposited Checks for any reason	\$25.00
CU Initiated ACH Return	\$25.00
Same Day ACH	\$10.00
ACH Originations Requests	\$5.00
Statement Printouts per page	\$1.00
Unclaimed Property Fee - charged after 3 years of inactivity	\$25.00
Account Reconciliation (minimum one hour)	\$10.00 per hour
Return Mail /Correction Notice	\$5.00 monthly
Outgoing Overnight Requested Deliveries (Standard)	\$35.00
Visits to any CU Service Center, four (4) free monthly, then	\$5.00 each
Negative Shares- Non-Membership Account Fee (for less than \$25 in Shares)	\$2.00 monthly

Wire Transfers

Outgoing Domestic USA Wire Transfers	\$35.00
Outgoing International Wire Transfers	\$55.00

Loan Product Fees

IAL up to \$500 Loan Application Fee	\$35.00
IAL Over \$501- \$1,500 Loan Application Fee	\$50.00
Skip-A-Pay for Loan Payment (charge for each month deferred)	\$25.00
Formal Request for Loan Pay-Off Letter	\$30.00
Formal Request for Signed Letter of Subordination	\$30.00

Visa & Debit Card Services

VISA Telephone Payment - by automated service at 800-299-9842	Free
VISA Telephone Payment - expedited by a Visa representative	\$5.00
VISA Late Fee (Classic or Platinum)	\$15.00
VISA Return Check Fee	\$25.00
VISA International Currency Conversion Fee	up to 1.0%
VISA Gift Card	\$3.00
PIN-based Withdrawals, four (4) free monthly, then	\$1.00 each
PIN-based Deposits, two (2) free monthly, then	\$1.00 each
ATM Transfers	\$1.00 each
Card Replacement Fee, first card free, additional lost cards then	\$10.00 each

**** Note: Individual CU Service Centers (Shared Branches) may charge slightly different fees ****



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


4/1/2026

Phone: 815-439-6676
 Fax: 815-439-5010
 www.cbifcu.org

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	0.40%	0.40%	Monthly
over \$5,000 to \$9,999	0.60%	0.60%	Monthly
over \$10,000 to \$24,999	0.80%	0.80%	Monthly
over \$25,000 to \$49,999	1.00%	1.00%	Monthly
over \$50,000 to \$99,999	1.20%	1.20%	Monthly
over \$100,000	1.40%	1.40%	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	2.00%	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	2.00%	2.015%	Quarterly
60 Months	2.00%	2.015%	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	2.00%	2.018%	Monthly
60 Months	2.00%	2.018%	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	4.50%	\$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 (\$2)

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 (\$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

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

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.



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