Quarterly Newsletter

Summer 2026

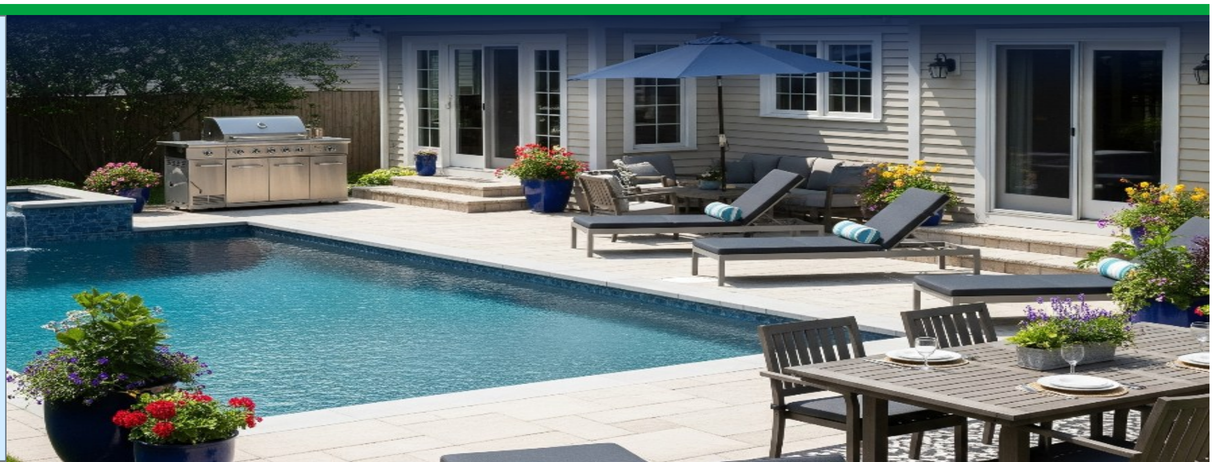
Holiday Closures

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

Labor Day

Monday

September 7, 2026



Put Your **HOME EQUITY** To **Work** This Summer!

As summer approaches, many homeowners start thinking about what's next, including home updates, consolidating debt, or planning for upcoming expenses. If you've built equity in your home, it can be a flexible tool to help you move those plans forward.

A **FIXED-RATE** home equity loan allows you to borrow against the value you've already built, with predictable monthly payments and a set repayment term. That stability can make it easier to budget for larger, planned expenses without relying on higher-interest credit options.

Summer is also a good time to take stock of your financial picture. Reviewing how your home equity fits into your broader goals can help you decide whether now is the right time to use it or simply understand what options are available to you.

Members often use Home Equity Loans for:

- Home Improvements or renovations.
- Paying off higher-interest debt
- Covering major planned purchases
- Managing large, one-time expenses

Explore our FIXED-RATE Home Equity Loans to see how one could fit into your financial plans. Reach out to us by calling (815) 439-5012 to learn more about what a Home Equity Loan can do for you!

Steer Into Savings: Get $100 When You Refinance!

We make saving simple. If you currently have an vehicle loan with another lender, now is the perfect time to take advantage of those savings. We want to help you save on the vehicle loan you already have.

Let's talk about refinancing. Complete our loan application, including your vehicles year, make, model, VIN and mileage. We can let you know how much you'll save overall and each month. The 1st 10 members that reach the funded stage will receive a $100 gift card.

Often, a shorter term can save you thousands over the life of the loan. Don't let your current auto loan cost you more than it should. Let us crunch the numbers for you!

Refinance today and start enjoying the benefits of lower rates and extra cash!

Privacy Notice: **Federal Law requires us to tell you how we collect, share, and protect your personal information. You may review our Privacy Policy at https://www.cbifcu.org/privacy-policy**

Your Money Safe at CBI FCU

The Power of NCUA Protection

Members often ask whether their deposits at the credit union are insured the same way they are at a bank. The answer is simple: **YES.** CBI FCU is federally insured by the National Credit Union Administration (NCUA), which means your deposits are protected by the U.S. Government. NCUA insurance covers up to **$250,000 per ownership category**, and no member of a federally insured credit union has ever lost a penny of insured funds.

What many people don't realize is that you can increase your coverage beyond $250,000. By using different ownership categories: such as individual, joint, trust, and retirement accounts, members can safely insure **$1 million or more in total deposits.**

To see how your accounts can be structured for expanded coverage, the NCUA's Share Insurance Estimator is a helpful tool. Visit **mycreditunion.gov/share-insurance-estimator to learn more**.

State of Illinois Moves to Electronic Title Lien Registration Effective July 1, 2026

Going forward from this date, when our lien is registered on your vehicle title, the State of Illinois will no longer send us a newly revised title. In turn, we will only get electronic confirmation that our lien has been registered or recorded.

What this means for you is that when you pay off your loan, we will not have a physical title to give to you. Upon payoff, we will electronically remove our lien, then the State will send physical title directly to you.

By Your Side, Every Step of the Way

Travel with confidence knowing that convenience and peace of mind are always within reach. As a CBI FCU member, you have access to a nationwide network of over 30,000 ATMs along with over 5,600 branches, and 7 Countries, all thanks to the CO-OP Shared Branch Network. Whether you're exploring new destinations or simply enjoying a weekend getaway, you can easily manage your finances and steer clear of unnecessary surcharges and fees.

Keep an eye out for the CO-OP logo or use our handy branch and ATM/ITM locator to find the nearest location wherever your journey takes you.

CO-OP SHARED BRANCH℠

A Better Way Forward Than a Payday Loan

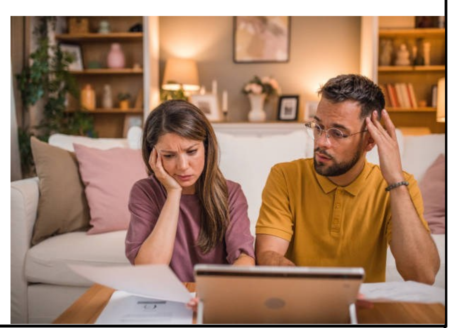
Surprise expenses rarely wait for a convenient moment, and in a pinch, a payday loan can feel like the only door open. The good news is, you have a better option. CBI FCU's Instant Advance Loan gives you a far less costly path forward. With the Instant Advance Loan you can access up to $1,500 at an 18% APR over twelve months - nothing like the sky-high rates payday lenders attach. That's real breathing room to handle a rough patch without trapping yourself in debt you can't shake.

Why members reach for the Instant Advance Loan:

- **An honest rate -** A far cry from the 200 - 400% APR.
- **A repayment pace that fits real life -** twelve months, paid on your payroll schedule.
- **Funds when timing matters -** for an unexpected bill or the stretch between paydays.

Don't let a short-term need turn into a long-term burden.

Apply for an Instant Advance Loan today and keep your finances steady.



There are only six months until Christmas! Get ready for holiday shopping or travel by preparing early. Open a Holiday Club account today and start saving with automatic deposits.

Enjoy your savings on November 1st when the balance in your Holiday Club account is automatically transferred to your savings account so you can get your holiday shopping or travel plans underway.

Visit our Website or call the credit union to open your Holiday Account today!

NCUA

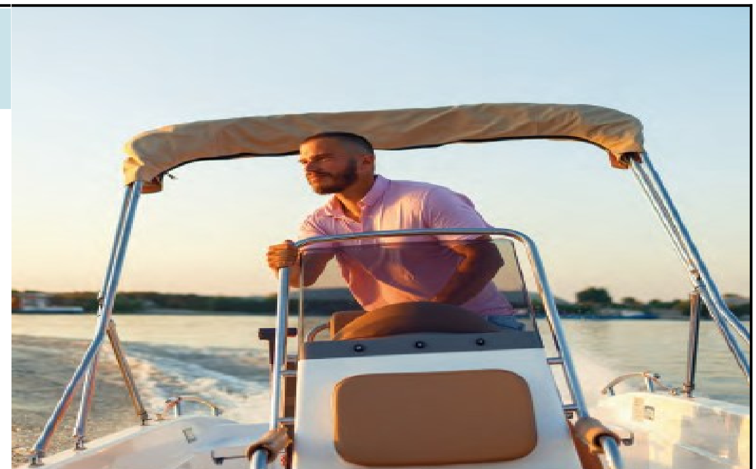
If you are not using CBI FCUs' Mobile App, Download Today!

Your Weekend STARTS Here!
Recreational Vehicle Loans

Live life to the fullest with fun adventure on land and sea. We can help you make it happen with loans for Boats, Motorcycles, RVs, ATVs and watercraft!
Lock in a low rate!

Rates as low as 7.00% APR* up to 10 years.

Get Pre-approved today!



Bauer Financial Award

CBI Federal Credit Union is honored to have once again received Bauer Financial Inc.'s 5-Star Credit Union rating.

Bauer Financial is an independent auditing and research firm which has been rating banks and credit unions across the United States since 1983. CBI Federal Credit Union is proud to share this news and thanks our team and members for their continued loyalty.

Don't Have a Credit Card With Us Yet?

Enjoy Always LOW RATES
Because That's How it Should Be!

Now is a great time to apply and enjoy our low-rate credit card. At CBI Federal Credit Union, keeping credit card rates low is a priority because we're member-owned - not driven by shareholders. Every decision we make is guided by what's best for the members who place their trust in us.

That's why our credit card rates are fixed and as low as 12.00% APR on a VISA Classic and 9.60% APR on a Visa Platinum. Not because regulations demanded it or competitors forced our hand. But, because putting our members first and doing what's right is simple who we are.

<u>Features and Benefits:</u>

- **Lower Rates:** Enjoy low rates, reducing financial stress.
- **Flexible Payment Options:** Utilize online access through ezcardinfo for easy account management and payments.
- **Earn Cash Back**:
- **Enhanced Security:** Shop securely with EMV chip technology, fraud monitoring and zero liability.

Unlock Low Rates, Rewards, and Peace of Mind-
Get Your CBI FCU Credit Card Today!
Apply online or talk with Monique.

Higher Rates with Term Share Certificate

If you are looking for a higher rate on your deposits consider a Term Share Certificate.

We have increased our rates to maximize your savings power over specific terms. You'll earn higher dividends compared to regular savings and money market accounts.

Terms of 6 months to 5 years are available. You may open a new account by telephone. Our rates are typically higher than the local banks. Early withdrawal penalties and minimum deposit requirements apply.

Defending Your Data in 2026

As we spend more time managing our lives and finances online, protecting your personal information is more important than ever. While cybercriminals are becoming increasingly sophisticated, you can create a powerful defense by practicing a few simple "cyber hygiene" habits:

- Add a vital layer of protection to your financial accounts that goes beyond just a password with MFA.
- Stay wary of texts or emails creating a false sense of urgency. We will never ask for your PIN or full password over the phone.
- Regularly update your financial apps and phone software to ensure you have the latest security patches.
- Avoid checking your accounts on public Wi-Fi in cafes or parks; stick to a secure home network or cellular data.

By staying vigilant and using the security tools available to you!

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

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7/1/2026

SAVINGS RATES

Savings Products

Type	APR*	APY**	Dividends are Paid & Compounded
Regular Share Account	**0.25.%**	0.25%	Monthly
Minimum balance to earn dvidends $50.00			
IRA Share Account	**0.40%**	0.40%	Monthly
No minimum balance to earn dvidends			
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 dvidends $50.00			
Withdrawal penalty of $10.00 per occurance, Maximum Amount $12,000			

*Annual Percentage Rate
** Annual Percentage Yield

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

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

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.

EQUAL HOUSING LENDER

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