



## ARE MULTIPLE CREDIT CARD BILLS ADDING UP?

Starting **February 1 through May 1**, all VISA cardholders will receive 1.99% APR for 12 months on balance transfers. Eliminate your high-interest balances to a CBI FCU Visa® Credit Card that can offer immediate relief with:

- **NO Balance Transfer Fees**
- **Low, competitive rates**
- **One simple monthly payment**

Free up your funds so you can focus on the things that matter most.

Don't have a CBI FCU Visa® yet? Apply today and start saving!

## Zelle is Available to Easily Pay Family & Friends

**Zelle®** is a convenient way to send money using your CBI FCU Mobile App or log into Virtual Branch. This is conveniently located in the same place where you pay your bills.

Whether it's saving you a trip to the ATM or taking out the guesswork of divvying up the lunch tab, **Zelle®** is a fast, safe and easy way to send and request money. Funds are sent directly to the recipient's account in a matter of minutes, and all you need is the recipient's email address or U.S. mobile phone number.

**It is easy to get started. Simply these follow steps:**

1. Log in to your Virtual Branch account or Mobile banking app and Enroll in Bill Pay.
2. Once your account is verified, return to Bill Pay and
3. Select "Send Money with Zelle®"
4. Accept Terms and Conditions
5. Select your U.S. mobile number or email address and deposit account
6. First test by sending a small amount to your family member or friends.



**That's it!**

**Questions on using Zelle®?**

Call us at 800-699-5417 or email us at [inquiries@cbifcu.org](mailto:inquiries@cbifcu.org) to get started using Zelle® today!

## GET A HEAD START ON THE 2026 HOLIDAY SEASON!



The next holiday season may feel far away, but saving for it early can make all the difference. With a Holiday Club account, you can save a little each month now and have a lump sum ready when the gift-giving season arrives. Deposits may be made to your Holiday Account throughout the year. Stop by or call us today to get a head start on the next season!

## MEMBER ACCOUNT VERIFICATION

The Supervisory Committee is performing an account verification. If any of the information appearing on your statement is incorrect, respond in writing to the following address: Supervisory Committee, CBI Federal Credit Union P.O. Box 1197, Plainfield, IL 60544.

## BONUS DIVIDENDS ... IT PAYS TO BE A MEMBER

In December members have earned bonus dividends on their Savings, Checking and Special Checking accounts! For Savings accounts, members received .35% instead of the usual .25% APR for the quarter ending Dec. 31. All checking accounts earned the December reward rate .30% instead of the .20%.

## PROTECT YOUR ACCOUNT

**STOP**

**THINK**

**VERIFY**

Have you received a call from someone claiming to be from CBI Federal Credit Union asking you to verify personal account information? If so, remember to **Stop-Think-Verify** before responding.

### STOP

CBI FCU will never call or text and ask for this information:

- Debit Card PIN - Personal identification Number
- The CVV 3 digit security number on the back of your cards
- Online and Mobile Banking login information (passwords)
- One-time passcodes sent to you via text or phone.
- Full account numbers
- Your online security question answers

### THINK

Because of the increase in SPAM calls, it's possible that fraudsters may appear to be calling you from CBI FCU's phone number. **BUT if they call you and ask for any of the information above, DO NOT provide the answers. Hang up and call us at 800-699-5417.**

### VERIFY

When you call us directly (or we call you about an account issue or transaction), we WILL ask you some verification questions to ensure that we are speaking to the account owner, but we will NOT ask the questions above.

### For added protection, use these services:

- Mobile & Virtual Branch Access - so you can monitor your accounts 24/7.
- Account Alerts - Set up text or email alerts for checks clearing.
- eStatements - A more secure way to receive your account statements delivered through Virtual Branch.

## WORLDWIDE ATM ACCESS!

We know that having quick and easy access to your money is important, and that's why we partner with **Allpoint**. Allpoint gives you access to over **55,000 ATMs around the globe**. You can find Allpoint ATMs virtually anywhere your travels may take you, throughout the United States and around the world. With over 55,000 participating ATMs, **your cash is never far away**. You can load the Allpoint app to your phone or search the Allpoint website to find a location near you.

You can also visit our website at [www.cbifcu.org](http://www.cbifcu.org) to find Allpoint ATMs near your location.



## Call For Volunteers: Get Involved with YOUR Credit Union!

Are you passionate about supporting your fellow CBI Federal Credit Union members? We invite you to consider an exciting opportunity to become a volunteer!

As a member-owned, not-for-profit cooperative, CBI thrives because of dedicated members like you. We're looking for volunteers to help guide the direction of our credit union and shape its future success.

**Why Volunteer?** Volunteers make a lasting impact on our day-to-day operations and help ensure a bright future for our credit union. Our Board of Directors is currently seeking innovative, responsible members to serve on our Board of Directors or Supervisory Committee.

**Opportunities for Everyone!** Whether you're interested in serving on the Board, Supervisory Committee, or joining as an associate member to help on a special project. There's a volunteer role for every experience level. Your insights will make a difference.

**Yes, You're Qualified!** If you're at least 21 years old, currently a member of CBI FCU and are eager to contribute to CBI FCU's success, we'd love to hear from you.

**Check out our website to learn more.**

### CBI FCU will be Closed for the 1st & 2nd Quarter Holidays for 2026:

- Monday, January 19 - Martin Luther King Jr.
- Friday, April 3 - Good Friday
- Monday May 25 - Memorial Day

## Help us Celebrate 62 Years

The credit union's 62nd annual meeting is right around the corner. We hope you'll join us on Wednesday, March 19, 2026. Join us as we celebrate a year of success and look forward to what's in store for 2026 and beyond.

Keep an eye out for additional details and information in the coming weeks.

**ANNUAL  
MEETING**

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



# PUT *your* HOME'S EQUITY TO *work*



## Ready to take on a big project or goal?

Unlock the value you've built in your home with a Home Equity Loan from CBI Federal Credit Union. Whether you're planning a home renovation, consolidating debt, covering education costs, or funding a special event, a Home Equity Loan can help you make it happen.

### Why wait? Your home can help you:

- Upgrade your space
- Fund life's big goals
- Make your dreams a reality

Your home's equity has potential, let's put it to work! Have questions? **Call Fran at (815) 439-5012 or dial our toll-free number at (800) 699-5417.**

## TRUST AND WILL

### Members save 25% on any estate plan!

We have partnered with **Trust & Will** to offer estate planning services for our members. **Trust & Will** is an online estate-planning platform that guides users through the will-making process through simple question-and-answer prompts.

#### What's the Difference Between a Trust and a Will, Anyway?

**TRUST:** A living trust transfers assets during your lifetime and usually avoids probate, offering privacy and faster distribution. Trusts can be used both during a person's lifetime and after death, while wills take effect after death.

**WILL:** A will is a legal document that provides instructions for distributing property to beneficiaries after death. A will directs asset distribution after death and requires probate, which can be time-consuming and costly. Setting up a will is generally simpler and less expensive upfront, while a living trust involves more initial work but may save costs later. *Both* can be used as estate planning tools, either separately or together.

Our partners at **Trust & Will** provide a platform that is completely digital and can be done virtually in all 50 states (except Louisiana for Trusts). All of its packages come with power of attorney. Now through the end of January receive 25% off any estate plan!

**VISIT US AT CBIFCU.ORG TO  
START YOUR WILL AND TRUST**

## ITEMS OF INTEREST

New Tax Rules Allow For Vehicle Loan Interest Deduction

One feature of the recently passed One Big Beautiful Bill Budget Act is you may now qualify to deduct vehicle loan interest from your federal income taxes. For the past 39 years (since the Tax Reform Act of 1986) personal loan interest you paid on loans and credit cards was not deductible from your federal taxes.

Now, when you and your vehicle meet specific eligibility requirements, a tax deduction of up to \$10,000 annually for interest on vehicle loans will be allowed. The deduction is available for both itemizing and non itemizing taxpayers.

### Selected Eligibility Requirements

Requirements include, but are not limited to, the following:

- Your loan must have originated after 12/31/2024.
- The vehicle must be brand new (used vehicles do not qualify) and must be for personal use.
- The vehicle must be a car, SUV, pickup truck, minivan, van, motorcycle or ATV with a gross vehicle weight of less than 14,000 pounds.
- Final assembly of the vehicle must have taken place in the United States\*.
- The vehicle must be secured by a lien from a lender who has a legal interest in the vehicle until it is paid off.

Income limits apply with the deduction phasing out for taxpayers with a modified adjusted gross income over \$100,000 (single filers) or \$200,000 (joint filers). For more details on the current tax laws, consult your tax advisor or visit the IRS website, [www.irs.gov/newsroom](http://www.irs.gov/newsroom).

\*To determine if final assembly was in the US, please reference the information label that was attached to the vehicle on the dealer's lot OR visit the National Highway Traffic Safety Administration's website to use their VIN Decoder, [www.safercar.gov/vin-decoder](http://www.safercar.gov/vin-decoder).

## Have you made your 2025 IRA Contribution?

Individual Retirement Accounts (IRAs) are another way to save for retirement or a child's education, and may offer tax advantages too. Today's IRA accounts offer more options than ever before, which allows the IRA to reflect your individual needs. At CBI FCU, we provide access to a variety of IRA options which include Traditional, Roth and Coverdell Education accounts.

We are here to assist you in selecting the IRA which addresses your needs. If you have not yet funded your 2025 contribution for your IRA, you have until April 15, 2026 to do so. Take advantage of this benefit.

**All our IRA options are insured by NCUA up to \$250,000 per share owner, which means your money will be safe and secure until you need it!**



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

**1/1/2026**  
**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 (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 dated 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 visiting our website at [www.cbifcu.org](http://www.cbifcu.org) or by contacting Matt Simmons at (414) 750-2258.

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

