



Message from the President

Fall is upon us and with that comes all the excitement of a new school year, college football, homecomings, apple cider and wood burning fires. It is also the time we begin to prepare our homes and yards for the sometimes difficult winters that grace our lands each year. Whether you are aerating your lawn, raking leaves, preparing storm windows or giving your furnace a checkup, now is the perfect time to begin thinking about the health of your home. Have you considered the need for energy efficient windows, a new roof or perhaps your heating and cooling system has seen its better days? One thing is certain, home maintenance is never easy or inexpensive and you want to be prepared when that time comes. At ICCU, our primary purpose is to be here to serve you and provide the service, support and solutions you and your family need to meet your everyday financial requirements. We have terrific savings options for your rainy day fund, as well as, fantastic loan products such as our low rate Visa Credit Cards and a number of different Home Equity programs for those unexpected emergencies. Each of our products are designed to keep the costs of financial products and services low to bring more value back to you.

Fall is also a great time for a groundbreaking. Earlier this year, I was excited to announce that we would be building a new branch to replace the aging infrastructure of our Sycamore office. We ran into a few obstacles that have delayed the beginning of the project but we expect to break ground this October. Other enhancements to your credit union include an upgrade to our ATM at the DeKalb branch where it will soon be able to take check and cash deposits, so look for our announcement on our website at www.myiccu.org. Additionally, our mobile banking app is now optimized for a better experience on your smart phone or tablet, so if you haven't tried it lately, I encourage you to give it a try and see just how easy banking can be. So stop by and see us for a cup of hot cider and let us show you all the ways we can help you.

On behalf of the entire staff at Illinois Community Credit Union, thank you for the opportunity to serve you.

Thor
Thor Dolan
President/CEO

Calendar of Events

International Credit Union Day

October 20, 2016

Downtown Trick-or-Treat (Sycamore Downtown)

October 26, 2016

Downtown Trick-or-Treat (Plano Downtown)

October 27, 2016

YMCA Halloween Event (NIU Convocation Center)

October 28, 2016

Sycamore Pumpkin Run and Parade

October 30, 2016

Closed for Veterans Day

November 11, 2016

Closed for Thanksgiving Day

November 24, 2016

International Credit Union Day October 20, 2016!

Join us for International Credit Union (ICU) Day®! This has been celebrated on the third Thursday of October since 1948. The day is recognized to reflect upon the credit union movement's history and to promote its achievements. It is a day to honor those who have dedicated their lives to the movement, recognize the hard work of those working in the credit union industry and show members our appreciation.

R.I.S.E. Award

Respect, Integrity, Service, Excellence

Presented to RICK BIVENS for the second quarter of 2016: While his service to members is often unseen, his desire to push ICCU to perfection and his persistence to improve accuracy, will move ICCU forward to reach organizational excellence. Way to go Rick!



1% CASH BACK

Up to \$250¹ when

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¹All loans subject to approval. Offer is 1% of the refinanced or new loan amount and available to qualified borrowers for secured loan refinances or purchases approved and funded through December 31, 2016. Minimum loan amount of \$10,000 as well as minimum of 36 month loan terms. Offer does not apply to refinances of existing Illinois Community Credit Union loans. The 1% cash back will be deposited into member's share account immediately after the title has been received and ICCU lien has been perfected. The 1% cash back amount will be based on the total payoff amount of a refinanced loan or total purchase amount of a new loan. Offer applies to consumer secured loans. Offer subject to change or discontinuation at any time without notice. All Credit Union loan programs, rates, terms and conditions are subject to change at any time without notice. Call us at (815) 895-4541 for current rates, terms, and conditions. Illinois Community Credit Union membership is required.



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Like us on Facebook and connect with other members just like you! ICCU's Facebook page is dedicated to updating our members on all our activities, products, and services. Sign in to your Facebook account and search for "Illinois Community Credit Union."

FALL CD Special!

11 month
0.70 % APY*

25 month
1.00 % APY*

39 month
1.20 % APY*

*The Annual Percentage Yield (APY) is the Credit Union's rate as of October 1, 2016. Minimum opening balance and minimum to obtain disclosed APY is \$2,000. Not available to Public Funds and other Financial Institutions. Withdrawals may reduce earnings and are subject to an early withdrawal penalty. Fees may reduce earnings. CD automatically renews at maturity at the then current rate. Offer only applies to new money to ICCU. Offer subject to change without notice. Illinois Community Credit Union membership is required. Member NCUA.

DEKALB BRANCH
1500 Barber Greene Rd.
DeKalb, IL 60115

SYCAMORE BRANCH
508 W. State St.
Sycamore, IL 60178

PLANO BRANCH
6 W. Main St.
Plano, IL 60545

