



A Message to our Members

I am always amazed at just how fast each summer flies by. As we near the end of the dog days of summer, it's nice to reflect back on all the great member and community events we participated in such as; Bring your Dog to ICCU Day, DeKalb's Family Fun Fest with our buddy Kash, Corn Fest and so much more. We are truly lucky to live in such wonderful communities and to share our experiences with members like you.

Now that the kids are back in school and you have time to reflect on your vacations, road trips and excursions that you enjoyed this summer, it might also be a good time to consider some of the challenges that you may have also experienced such as road construction, flat tires, traffic jams and yes, even the occasional other driver. It might also be the perfect opportunity to take a step back and evaluate the condition of your car and determine if other products and services can help reduce the stress that comes from a minor fender bender to major mechanical failure or worse. Are you ready to tackle these unexpected costs? If not, ICCU has products and services to bring you peace of mind during an unforeseen situation, including [Guaranteed Asset Protection](#) (or GAP as we call it) and [Mechanical Repair Coverage \(MRC\)](#).

GAP is the sensible and cost-effective way to protect you in the event of a total loss or theft of your car and it picks up where your auto insurance doesn't. In fact, our GAP product is so good, we've given it a "plus" rating and includes an additional \$1,000 towards your next down payment (see us for details).

And, did you know the average cost to replace a simple fuel pump is about \$845, an alternator \$1,010 and a timing chain \$1,735? These are just a few of the large costs that are associated with owning a car. [Mechanical Repair Coverage \(MRC\)](#) can help you limit the cost of any covered breakdown. Let's face it, cars are expensive and who's ready to shell out over \$1,000 for a repair when you least expect it? Get MRC today so you can worry just a little less about tomorrow.

As always, we enjoy seeing you and catching up on your summer activities, so stop by and meet with one of our financial service officers to see how we can better serve you. On behalf of the entire staff at Illinois Community Credit Union, thank you for the opportunity to serve you.

Thor Dolan
President/CEO



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