



A Message to our Members

As we await the coming of spring, the team at ICCU looks forward to new and exciting opportunities to serve you. This article focuses on ways we can help you to become debt free. At ICCU, we don't want to see our members in unnecessary debt, but when you must carry debt, isn't it in your best interest to partner with a financial institution that has your back? As your financial advocate, we want to make sure you are in the right products and at the lowest possible rates in order for you to achieve your desired results.

Perhaps one of your objectives in 2019 is to increase your savings, plan for college education expenses or to complete some home improvements; we can help you get to where you want to be. Financial success does not happen overnight, but with proper planning and discipline, you can improve your financial well-being.

We recognize that credit card debt can be particularly worrisome, especially with the average credit card interest rates nearing 20% for those with less than the best credit. And store cards now average over 25% (according to WalletHub)! Did you know that the average American household carries over \$8,000 in credit card debt? If this is your situation and you paid only the minimum required payment, it would take you nearly 67 months to pay off that debt with total payments of approximately \$13,400! Imagine if ICCU could help you reduce that amount by thousands of dollars, would that improve your finances?

At Illinois Community Credit Union, we have solutions to help you better manage your credit card debt. If you're struggling to get a handle on high interest obligations, come talk to us. We offer programs such as a **VISA Balance Transfer offer with rates starting as low as 8.90%, no cash advance fees, and for a limited time you can earn a 2% cash back reward up to \$250.**

Or, talk to us about other solutions that best fit your needs; we can custom build a loan tailored to fit your budget.

Whichever route you choose, congratulations on taking important first steps toward getting your debt under control!

Think of the ICCU team as your financial resource with information and tips you can trust. It is a pleasure supporting you and, as always, we're grateful for your loyal membership with Illinois Community Credit Union!

Happy Savings!

Thor Dolan
President/CEO

JOIN US FOR OUR
83RD ANNUAL MEETING
Wednesday, March 20 | 6:30PM
DeKalb County Community Foundation
[LEARN MORE](#)

MARCH 2019						
SUN	MON	TUE	WED	THU	FRI	SAT
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24	25	26	27	28	29	30
31						

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