

Proudly serving those who live or work in 12 counties in Illinois as well as St Louis County.

SEE WHY EVERYONE'S SWITCHING TO C&CCU

It's not a secret – it's the checking services!

- Earn .75% APR on Ultimate Checking*
- Enjoy convenient access with Mobile Money
- Access 30,000 surcharge-free ATMs nationwide
- Get personal service at 5,600 locations across the country
- Use Apple, Google & Samsung Pay to pay securely
- Avoid checking service fees and account minimums, and save more money

Don't miss out on Ultimate Checking from Catholic Community Credit Union. Switch today!

*APR=Annual Percentage Rate. Members must complete 12 non-PIN ATM card transactions per month and sign up to receive e-statements to earn high return. If requirements are not met, account yields a standard return. Member eligibility and creditworthiness apply.



We're Moving!

The West Main Branch will move across the street to 6201 West Main in January of 2022. Keep an eye out for our new location, and watch for new offers to celebrate the move. (Psst! A Certificate special is coming soon!)



THERE'S STILL TIME TO SAY YES

Holiday Loans Are Available Through January

It's not too late to wrap up those seasonal wishes with a C&CCU Holiday Loan.

Borrow up to \$2,500 and pay rates as low as 8.90% APR.* You'll enjoy an 11-month term, and you won't have to use a car title to get your cash.

Simply call 618-233-8073 or visit your nearest C&CCU branch to speak with our loan department. But don't wait! This offer ends on January 31.

*APR=Annual Percentage Rate. Sample payment for \$1,000 borrowed for 11 months at 8.90% annual percentage rate is \$95.00. Rates and terms are subject to change, and availability is based on member creditworthiness and other factors. Member eligibility required. Offer available from Nov. 1 to Jan. 31, 2022. Loan amounts from \$500 to \$2,500. Maximum term is 11 months.





We Ended 2021 On A High Note

The ball may have dropped at the end of December, but your C&CCU savings balance went up! Because of your support of the credit union, primary savings accounts earned a special dividend. Members earn an additional .50% APY* for the month of December that you will see in your account in January. It's our way of saying thank you for another year of membership. We wish you nothing but the best in 2022!

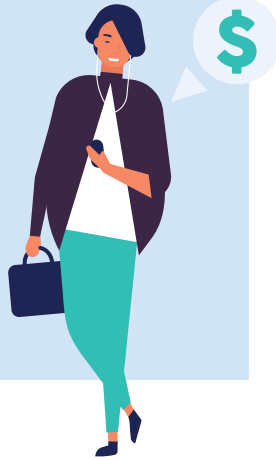
*Annual Percentage Yield

Need To Pay Your Loan? Text Us.

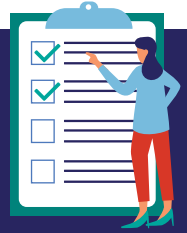
We know you're busy. That's why C&CCU now accepts loan payments by text. It only takes a few steps:

1. Text the word PAY to 866-723-9198 to receive a payment link
2. Click the link and follow the prompts
3. Select the loan, payment amount and account to be debited*
4. Tap Review Payment to confirm details, then hit Enter
5. Write down the confirmation number

There's no fee to pay by text, but payments may only be made through a checking or savings account. No credit card payments can be accepted.



RESOLUTIONS DONE RIGHT



You're ready to start saving more, spending less, and finding the best ways to manage your finances. We're ready to help.

- Earn interest with Ultimate Checking, and pay no monthly fee
- Refinance your vehicle loans with us for lower monthly payments
- Build savings with a Save To Win Certificate and get the chance to win cash prizes
- Transfer high-interest balances to our low-rate Visa® credit card for free

Visit candccu.com to learn more about these options, or call 618-233-8073 to talk to one of our staff members. We can help you find the services that will start your 2022 right.

Want Stronger Savings? Start Here.



C&CCU is proud to announce the new Strong Start Certificate with a 12-month term. It's designed to help you save smart.

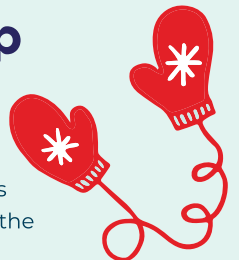
Open yours with as little as \$25, and start earning interest right away. Your Strong Start certificate will earn 3.00% APY* up to the maximum deposit of \$3000.

A C&CCU checking account with a payroll or government direct deposit is required to open a Strong Start CD, and other requirements apply. Contact C&CCU for complete details.

*APY = Annual Percentage Yield

Warm-Up Wrap-Up

Thank you so much to the members who generously donated to the 21st Annual Warner's Warm-Up. This year, the credit union collected 71 coats, 27 hats, 10 scarves and one blanket to keep our neighbors in the bi-state area warm.



candccu.com

Abby 24-Hour Touch Tone Teller
(618) 257-3861

MAIN OFFICE
1109 Hartman Ln.
Shiloh, IL 62221
(618) 233-8073

BRANCH OFFICES
6201 West Main St.
Belleville, IL 62223
(618) 233-2212

1900 Carlyle Ave.
Belleville, IL 62221
(618) 222-1508

LOBBY HOURS
MONDAY-FRIDAY
9am - 5pm
SATURDAY : 9am - noon

DRIVE-UP HOURS
MONDAY-FRIDAY
8am - 6pm
SATURDAY : 8am - noon

HOLIDAY HOURS
Our offices will close to observe the following holidays:
Martin Luther King Jr. Day
Monday, Jan 17
President's Day
Monday, Feb 21

Remember, even when we are closed, you can still access your accounts with online and mobile banking, as well as with your ATM or debit card.

Federally insured by NCUA

