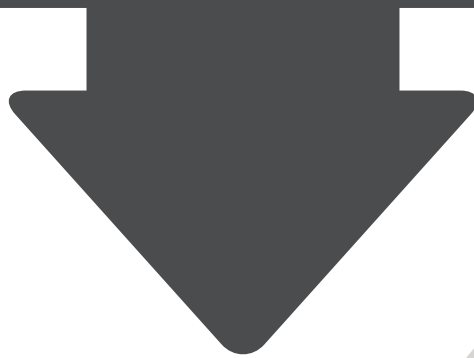




*Colchester State Bank*



**LAND OF LINCOLN CREDIT UNION**

**Welcome to LLCU!**

*NEW MEMBER GUIDE*

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## A MESSAGE FROM OUR CEO

Greetings to our newest members of Land of Lincoln Credit Union (LLCU). First and foremost, I want to thank you for making the decision to transition to LLCU and I want to begin our relationship with a promise. With the start of this adventure, we promise to work hard to bring the highest level of quality service to you, our member. This will come about through committing to continual improvements in products and services, through listening to your feedback and concerns and following through with measurable action. This is a promise made to all of our members. We delivered on this promise often in the last year in several ways such as, upgrades to our website, enhancements to our On-line Banking platform, expanding digital transaction offerings, and the addition of two new branches in central Illinois.



I also want to take the opportunity to illustrate the type of credit union you are joining. At the close of 2022, LLCU had donated more than \$200,000 to numerous non-profit community organizations throughout our 28-county service area. In addition, the staff at LLCU volunteered over 2,400 hours of volunteer service throughout central Illinois. Between our monetary donations and volunteer hours, over 140 different local non-profit organizations were positively impacted. Additionally, in line with the LLCU Mission of providing members with education and tools to achieve financial success, our staff provided 1,800 hours of financial literacy materials to our communities. We believe this type of community outreach is imperative to LLCU being a strong community partner. We look forward to bringing this same commitment to Colchester and the greater McDonough County area.

In summary, we welcome you again, to LLCU. We know there are many options available and the fact that you chose LLCU, will never be something we take for granted.

Sincerely,

A handwritten signature in black ink, appearing to read "Robert Ares". The signature is stylized and written over a circular scribble.

Robert Ares  
LLCU President & CEO

# FREQUENTLY ASKED QUESTIONS

## GENERAL INFORMATION

### What is the difference between a bank and a credit union?

We understand this might be your first experience using a credit union for financial services. The good news is, banks and credit unions offer the same products and services, so this transition should be fairly simple. The key difference between banks & credit unions is that credit unions are non-profit organizations owned by the members (shareholders). This means any profit made is returned to members through higher dividends, competitive loan rates, & enhanced technology.

Another key difference is how our members' monies are insured. Credit Unions are federally insured by the NCUA (National Credit Union Administration), which is a federal government agency. The NCUA is the credit union equivalent to the FDIC for banks. At LLCU, we also provide additional deposit insurance through ESI (Excess Share Insurance).

### Who is LLCU?

Land of Lincoln Credit Union (LLCU) was founded in 1947. As a full-service financial institution, LLCU serves over 35,000 members. Membership in LLCU is open to anyone who lives or works in 28 Illinois counties and to their immediate family members. LLCU offers 13 convenient locations in 10 cities.

Additionally, LLCU is a part of the Co-op Shared Branching Network which allows members access to over 5,000 branches & 30,000 ATM locations nationwide for surcharge-free transactions.



## Is Land of Lincoln Credit Union locally owned?

Yes, LLCU is locally owned with its headquarters in Decatur, Illinois. Lending decisions are made in each branch by local employees, quickly and efficiently. We regularly seek feedback and improvement recommendations from our members. LLCU employees are your friends & neighbors.

## Does LLCU invest in the local community?

YES! Giving back to the communities we serve is the foundation of our core values at LLCU. We are committed to investing in local initiatives through monetary donations & sponsorships. We are equally committed to encouraging LLCU staff to volunteer in the community. At LLCU, we offer staff 14 hours of paid time off each year, specifically for volunteering in the community. For a full snapshot of our community impact and involvement, please see 2022 Community Impact Report on page 23.

## When will CSB become LLCU?

The "official" date of change to LLCU is expected to be July 21, 2023. The branch will operate as CSB until it closes on July 21, 2023 at 5:30p.m. The branch will reopen on July 24, 2023 at 8:00a.m. as LLCU.

## Common Credit Union Terminology

Initially, you may feel confused by some terminology used at credit unions for bank-equivalent products & services. Here are just few examples of common credit union terminology:

**Share Account:** This is a Savings Account. As a credit union member, you are part-owner, so by having a "share account," that is your "share" of the credit union.

**Share Certificate:** This is a Certificate of Deposit. Again, owning a share certificate (or CD) is your "share" as a part-owner.

**Draft:** This is a check—a written order by which one party instructs another party to pay a sum to a third party.

**Share Draft Account:** This is a Checking Account. The same part-ownership reasoning applies. "Draft" refers to your check.

# **FREQUENTLY ASKED QUESTIONS**

## **Will I be able to bank at other LLCU locations?**

Initially, you will continue to bank only at the Colchester branch. However, after the final systems integration, which will take place in October 2024, you will be able to transact business at any LLCU branch. You can view a full list of LLCU branches on pages 24 & 25.

Additionally, after the systems integration, since LLCU is a part of the Co-op Shared Branching Network, you will have access to over 5,000 credit unions and 30,000 ATMs nationwide, at no charge. Look for the Co-op Network logo.

## **Will my branch still have the same staff?**

Yes. When you visit the Colchester branch of LLCU, you will still see the same familiar faces you've always seen. You will continue to receive the quality care to which you've grown accustomed.

## **Will the hours at my branch remain the same?**

Initially, there will be no changes to the current business hours at the Colchester branch. In the future, LLCU may expand branch hours if warranted. If hours change in the future, we will communicate those with all of our members well in advance of the change.

## **Will my account number(s) or routing number change?**

No. Neither your current routing number, nor your account number(s), will change when Colchester State Bank becomes Land of Lincoln Credit Union in July 2023. Your routing number, and possibly your account number(s), may change after the systems integration takes place in October 2024. This information will be communicated with you as that date approaches.

# DEPOSIT ACCOUNTS

## **Will my deposit account(s) at LLCU be covered by insurance?**

Yes. Deposits at LLCU are insured by the National Credit Union Share Insurance Fund (NCUSIF), an arm of NCUA. Share accounts in federally insured credit unions are insured to \$250,000 per current federal guidelines. LLCU also provides excess coverage from the Excess Share Insurance Corporation (ESI). Member deposits in LLCU receive an additional \$250,000 in deposit coverage on top of the federal government's \$250,000 and are protected to a total of \$500,000.

## **Does LLCU checking come with added benefits?**

LLCU checking accounts come with many features & benefits such as no monthly service fees, no minimum balance requirement, direct deposit, online banking, BillPay, ATM/Debit cards, monthly statements, unlimited check writing privileges, and optional overdraft protection.

## **Will I still be able to use my current supply of checks?**

Yes, you will continue to use your current supply of CSB checks.

Once we undergo our systems integration in October 2024, you will then need new checks, which will be provided by LLCU at that time.

## **Will I need a new ATM/Debit Card?**

No. You should continue to use your existing CSB debit card. You will be issued a new LLCU ATM/Debit card when your current one expires.

## **Will my pre-authorized direct deposits and automatic bill pays transfer over to my new LLCU checking account?**

You will continue to use your current CSB routing number and checking account number, so there will be no changes required for direct deposits or ACH payments when CSB becomes LLCU.

## **Will I have the ability to complete transfers to/from my accounts to another institution?**

Yes. Your transfer functionality will remain the same at the time of the transition to LLCU because you will continue to use your existing online banking.

# **FREQUENTLY ASKED QUESTIONS**

## **LOAN ACCOUNTS**

### **Will the terms of my existing loan change?**

Your CSB loan will be acquired by LLCU as of the July 2023 closing date. However, the terms of your loan will not change and it will continue to be serviced at the Colchester branch.

### **What will happen with pre-authorized automatic loan payments?**

No action will be required when CSB becomes LLCU on July 21, 2023. Your automatic loan payments will continue to be processed as they currently are now with no change.

When the systems integration occurs in October 2024, LLCU will assist you with any changes needed at that time.

### **I currently pay my loan with a coupon book from CSB. Will I get a new coupon book from LLCU?**

You will continue to use your existing CSB coupon book after the acquisition date.

When the systems integration occurs in October 2024, LLCU will provide you with a new coupon book for any loan if needed.

### **What options will I have for paying my LLCU loan?**

Your CSB loan will be acquired by LLCU as of the July 2023 closing date. However, you will continue to have the same options for making payments as you currently have now.

### **If I had any loan protection products with CSB, will they be transferred to LLCU with my loan?**

Yes. There will be no change to your loan protection products purchased with your CSB loan.



## Who can I call if I have questions about my loan(s)?

For questions regarding your existing CSB loans, you will continue to call the staff at the Colchester branch at (309) 776-3245.

## Does LLCU offer commercial loans?

Yes. LLCU offers business loans that meet the needs of all types of business owners. See below for a full list of offerings and their benefits.

In addition, LLCU is a certified SBA Express Lender. SBA loans are federally guaranteed by the Small Business Administration. They often require smaller down payments and longer repayment terms.

## COMMERCIAL LOAN PRODUCTS

### COMMERCIAL REAL ESTATE LOANS

- Best for purchase of commercial real estate or property.

### BUSINESS ACQUISITION LOANS

- Best for purchase of an existing business or franchise.

### BUSINESS DEVELOPMENT LOANS

- Best used to purchase, renovate, modernize, improve, or expand an investment property.

### SBA LOANS

- Guaranteed by Small Business Administration.

Lower down payments & longer repayment terms.

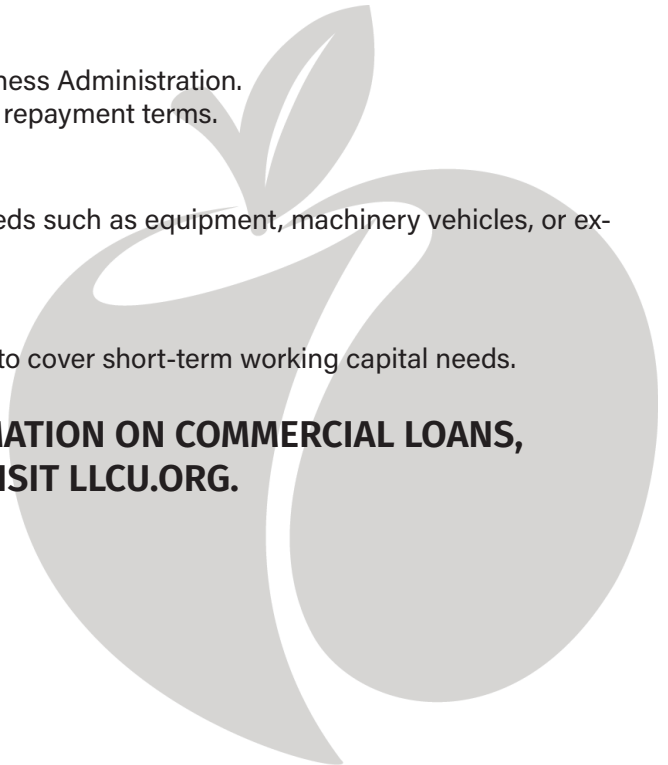
### TERM LOANS

- Best used for business needs such as equipment, machinery vehicles, or expansion projects.

### BUSINESS LINES OF CREDIT

- An extended line of credit to cover short-term working capital needs.

**FOR MORE INFORMATION ON COMMERCIAL LOANS,  
VISIT [LLCU.ORG](http://LLCU.ORG).**



# **FREQUENTLY ASKED QUESTIONS**

## **OVERDRAFT SUPPORT**

**Will my insufficient funds transfer on my checking account remain in place?**

Yes. Any overdraft transfer protection that you currently have in place will remain after the acquisition closing date. Any changes to the terms and conditions of your overdraft protection options will be provided a minimum of 30 days prior to the change.

**Does LLCU offer any other type of overdraft protection?**

Yes. LLCU offers several protection options that can vary depending on the type of account you have. We offer Overdraft Protection transfers, OverDraft Privilege (ODP), and an OverDraft Line of Credit. See "Account Services" for details on each type .

## **SAFE DEPOSIT BOXES**

**Do I have to do anything to transfer my CSB safe deposit box to LLCU?**

You do not have to do anything to move your safe deposit box lease to LLCU. Your box will automatically be converted to LLCU. Rental fees are available at the Colchester branch and on the enclosed fee schedule. Safe deposit boxes are not insured by NCUA.

## **ELECTRONIC SERVICES**

**Are there withdrawal limits on LLCU ATMs?**

Yes. For security purposes, LLCU ATM standard cards have a daily limit of \$500. If you have specific questions regarding your limits, please contact staff at the Colchester branch at (309) 776-3245.

## **Will I be able to use other ATMs without charge?**

Once we undergo the full conversion to LLCU in October 2024, yes, you will be able to use other ATMs without a charge if they are a part of the Co-op Shared Branching Network. You can find more information about the Shared Branching Network at [llcu.org](http://llcu.org).

## **ONLINE BANKING**

### **Will I still have access to CSB online banking?**

Yes. You will continue to utilize your existing online banking system to access your account after the July 2023 acquisition date. Your online banking login credentials will not change.

After the systems integration takes place in October 2024, you will be provided with new login credentials to enable you to take advantage of LLCU Online Banking, the LLCU Mobile app, BillPay & mobile deposit.

## **MISCELLANEOUS DEPOSIT ACCOUNTS**

### **Will LLCU automatically become the custodian of my IRA?**

LLCU will become the new custodian of all IRA plans as of the close of business on July 21, 2023. If you have questions about your IRA, please call the Colchester branch at (309) 776-3245.

### **Will the interest rate I am earning on my CD change?**

No, your current interest rate and CD terms are assured to maturity on your existing CD. Upon maturity, you may choose from the various LLCU rates & terms being offered at the time.

## **BUSINESS BANKING**

### **Does LLCU offer a Business Checking account?**

Yes. LLCU offers two types of business checking accounts, Traditional Business and Business Advantage Checking. Both offer unlimited checks and deposits & free online banking and ATM/Debit services.

# Land of Lincoln Credit Union Products & Services

LLCU offers a variety of accounts to meet your financial needs. The following information will provide you with a comparison between your current Colchester State Bank (CSB) products and Land of Lincoln Credit Union (LLCU) products. It will provide details as to if, and how, they will merge to better serve your needs.

Other deposit account fees are included in the **Terms and Conditions** and **Fee Schedule** inserted at the end of this guide. Current interest rates are enclosed and can be found at [www.llcu.org](http://www.llcu.org).

## SAVINGS & CHECKING PRODUCTS

CURRENT CSB PRODUCT	NEW LLCU PRODUCT*
Regular Savings	Basic Savings
Christmas Club	Christmas Savings
Regular Checking	Free Checking

Existing *CSB NOW, Super NOW, and Money Market* accounts will not be changed.

*\*Full account details may be found in the enclosed Terms & Conditions, Fee Schedule. Current interest rates are also enclosed and can be found at [llcu.org](http://llcu.org) or by calling your Colchester Branch at (309) 776-3245.*

# LLCU SAVINGS PRODUCTS

## BASIC SAVINGS

- \$5 minimum opening deposit required.
- No monthly fees.
- Monthly interest on daily balance.
- \$5 minimum balance required to maintain membership.

## CHRISTMAS SAVINGS

- No minimum opening deposit & no minimum balance required.
- No monthly fees.
- Monthly interest on daily balance.
- Limited withdrawals until 4th quarter each year.

## FREE CHECKING

- No minimum balance required.
- No monthly fees.
- Free VISA ATM/Debit Card.
- Free Online Banking & BillPay.
- Free monthly statements and e-Statements.
- Carbonless copy checks.
- Unlimited check writing privileges.

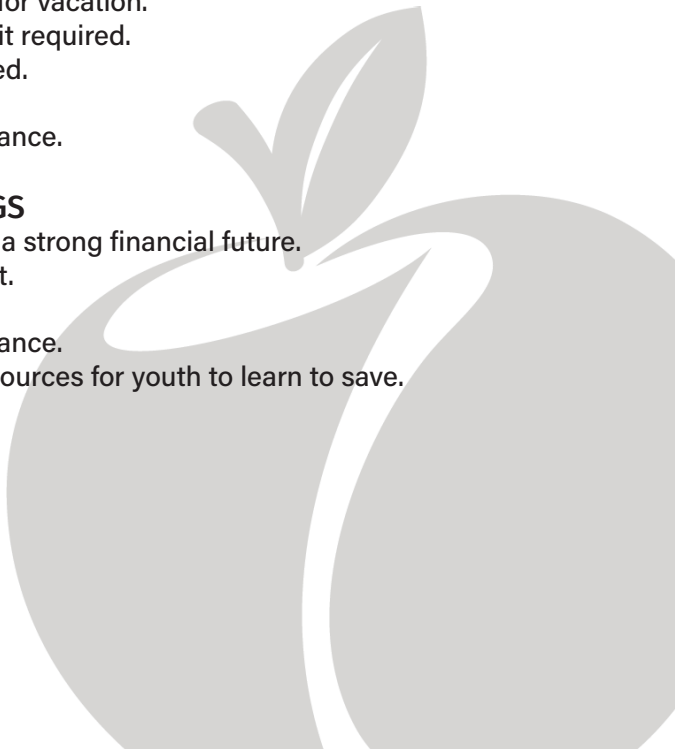
## ADDITIONAL LLCU SAVINGS PRODUCTS\*

### VACATION SAVINGS

- Account to specifically save for vacation.
- No minimum opening deposit required.
- No minimum balance required.
- No monthly fees.
- Monthly interest on daily balance.

### MAKING CENTS YOUTH SAVINGS

- Helps young members build a strong financial future.
- \$5 minimum opening deposit.
- No monthly fees.
- Monthly interest on daily balance.
- Interactive online tools & resources for youth to learn to save.



# Land of Lincoln Credit Union

## Products & Services

### LLCU CHECKING PRODUCTS

#### SHARE DRAFT + CHECKING

- Same features & benefits of free checking.
- Interest bearing account.
- \$500 minimum balance required.

#### AMPED CHECKING

- Pays higher dividends based on average daily balance.
- Must be enrolled in Online Banking & e-Statements.
- Must have 20 debit card transactions per month.
- No minimum balance required.

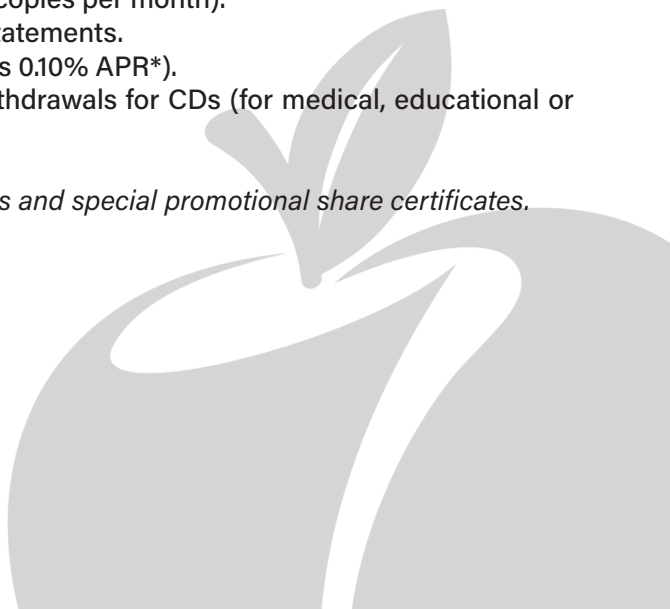
#### HERO CHECKING

- Exclusively for First Responders.
- Interest bearing.
- No Monthly Fee & No Minimum Balance required.
- Unlimited VISA debit card transactions with no fees.
- Unlimited Check Writing Privileges.

#### PREMIER ADVANTAGE CHECKING

- Exclusive to members 50 years of age and over or retired.
- Interest bearing with a balance of \$500 or more.
- Free checks (one box per order).
- Free copier service (up to 10 copies per month).
- Free check imaging with e-Statements.
- Bonus Certificate Rate (Bonus 0.10% APR\*).
- Emergency NO PENALTY withdrawals for CDs (for medical, educational or home purchase).

*\*Excludes Jumbo Certificates and special promotional share certificates.*



## FRESH START CHECKING

- Designed for members who need to rebuild credit.
- Account can be opened even if the ChexSystem report show they have unpaid balances at other financial institutions.
- No checks distributed but includes a debit card.

## REVIVE CHECKING

- Designed for individuals with credit score under 470.
- \$8 monthly fee.
- No minimum balance required.
- No checks distributed but includes a debit card.



**AUTO LOANS,  
CREDIT CARDS,  
FREE CHECKING,  
MORTGAGES,  
& MORE.**

**LLCU**  
LAND OF LINCOLN CREDIT UNION

**llcu.org**  
**844.222.7788**



# Land of Lincoln Credit Union

## *Lending Services*

### LLCU LOAN PRODUCTS & SERVICES

#### VEHICLE LOANS

- Competitive loan rates & timely decisions made locally.
- No payments for up to 90 days.
- Loan & Payment Protection products available.
- Pre-Approval available.
- Not Just Cars! Great rates on motorcycles, boats, RVs & ATVs.

#### PERSONAL LOANS

- Competitive loan rates.
- Pre-Approval available.
- Flexible loan amounts & simple loan terms.
- Fixed interest rates.

#### SHARE SECURED LOAN

- Need a loan fast? Quick & easy to apply.
- Low interest rate.
- “Pledge” portion of your deposit account equal to amount borrowed.

### LLCU MORTGAGE LOAN PRODUCTS

#### CONVENTIONAL FIXED RATE

- Up to 97% financing.
- Interest rate remains the same for entire loan.
- 10, 15, 20, 25 and 30-year terms available.

#### FHA MORTGAGES

- Up to 96.5% financing.
- 15 and 30-year terms available.
- Federally insured mortgage loan.
- Down payment can be gifts, savings or 401(k) withdrawal.



## **USDA RURAL DEVELOPMENT MORTGAGE**

- Up to 100% financing.
- 30-year fixed rate loan.
- For eligible rural areas.
- Federally insured mortgage with flexible credit guidelines.

## **HOME EQUITY LINE OF CREDIT (HELOC)**

- Fixed or variable-rate loan open-end line of credit.
- Borrow money utilizing equity in your home.
- Flexible loan terms.

## **HOME EQUITY LOAN**

- One Lump Sum.
- Fixed rate loans using equity of home.
- Terms up to 9 years.

## **LLCU VISA® CREDIT & DEBIT CARDS**

LLCU offers VISA® Credit & Debit Cards that are safe & convenient with competitive rates. Here are your options:

### **VISA® PLATINUM RATE CARD**

- Great choice if you use your card regularly and keep an ongoing balance.
- Rates as low as 9.25% APR.
- No Annual Fee & No Cash Advance Fee.
- 25-day grace period on purchases.

### **VISA® PLATINUM POINTS CARD**

- Great choice if you pay balance off monthly.
- Earn & redeem uChoose Reward® points.
- Rates as low as 11.9% APR.
- No Annual Fee & No Cash Advance Fee.
- 25-day grace period on purchases.

Visit **uChoose Reward®** website or the mobile app to view redeemable rewards for your credit card points.

**[www.uchooserewards.com](http://www.uchooserewards.com)**

# **Land of Lincoln Credit Union**

## ***Member Services & Benefits***

### **VISA® GIFT CARDS**

These are available at any LLCU branch and make the perfect birthday, anniversary, or wedding gift. The recipient can use the card anywhere that VISA is accepted. There is a service fee of \$3.00 per gift card.

### **SAFE DEPOSIT BOXES**

Safe Deposit Boxes are available for lease at LLCU and are a great way for you to keep your valuables safe and secure. Ask any LLCU employee for more information.

### **WIRE TRANSFERS**

Wire transfer is generally the fastest mode of sending and receiving funds to/from your LLCU account. Send money from within the USA or to a foreign country. All LLCU branches are equipped and ready to help with your wire transfer.

### **RELATIONSHIP REWARDS**

Relationship Rewards provides rewards for LLCU members who support the credit union by utilizing a wide variety of products and services that we offer. The more products and services you use, the lower your loan rate can be!

### **LOVE MY CREDIT UNION®**

Enjoy exclusive savings with LOVE MY CREDIT UNION. This unique program offers cash back from major retailers, special offers from trusted partners and more!

### **LLCU PREMIER PARTNERS**

Own a business? Become an LLCU Premier Partner to enjoy exclusive benefits & promotional offers, free financial education workshops, and more. There is no cost to the business and it is an added benefit to offer to your employees!

# Land of Lincoln Credit Union

## *Financial Education*

At LLCU, our mission is to provide members with tools, resources, and education to help them gain financial wellness. This is the reason our logo contains an apple—to represent the education we provide to both our members and the community. Here are just a few of the ways we execute our mission:

- **FINANCIAL COUNSELING.** LLCU is staffed with over 30 certified Financial Counselors who are ready to meet with you for FREE. They can help with making a budget, improving your credit score, preparing for a loan, and so much more!
- **LLCU FINANCIAL BLOG.** We regularly share financial tips and advice from experts on numerous topics. Visit the blog on our site, or follow us on social media!
- **BALANCE™.** Peruse the endless articles and resources on our website provided by our partner.
- **WORKSHOPS/SEMINARS.** We regularly provide workshops and seminars on numerous financial topics, both in the workplace and in the classroom for school-aged children. You can request a workshop by emailing [llcu@llcu.org](mailto:llcu@llcu.org).
- **MAKING CENTS YOUTH ACCOUNT LEARNING.** The MAKING CENTS Youth Accounts offer interactive learning and resources to teach youth the importance of saving.
- **SOCIAL MEDIA CHANNELS.** We provide financial wellness tips, guidance, and tools almost daily on our social media channels. Follow us on Facebook, Twitter, Instagram, YouTube, and LinkedIn.
- **PODCASTS.** Join us in podcast-land and listen as our hosts interview experts and certified financial counselors on numerous money topics that impact everyone's lives. Download wherever you get your podcasts.

# Land of Lincoln Credit Union

## *Member Requirements*

Become an LLCU member if:

- You live or work in one of the following Illinois counties:

<b>Bond</b>	<b>Edgar</b>	<b>Montgomery</b>
<b>Christian</b>	<b>Effingham</b>	<b>Morgan</b>
<b>Clark</b>	<b>Effingham</b>	<b>Morgan</b>
<b>Clay</b>	<b>Jasper</b>	<b>Piatt</b>
<b>Clinton</b>	<b>Jefferson</b>	<b>Richland</b>
<b>Coles</b>	<b>Lawrence</b>	<b>Sangamon</b>
<b>Crawford</b>	<b>Macon</b>	<b>Shelby</b>
<b>Cumberland</b>	<b>Marion</b>	<b>Washington</b>
<b>DeWitt</b>	<b>McDonough</b>	
<b>Douglas</b>	<b>McLean</b>	

- You have immediate family who is already a member
- You are employed at an LLCU Premier Partner
- You are a United Methodist Affiliate

FOR MORE INFORMATION OR TO APPLY FOR LLCU  
MEMBERSHIP ONLINE, VISIT:

[www.llcu.org/become-a-member](http://www.llcu.org/become-a-member)



# 2023 Community Impact



**\$72,557 Donated to Human Service Agencies.**

**\$45,425 Donated to Youth Arts & Athletic Programs.**

**\$8,554 Donated to First Responders & Military.**

**171 Agencies Impacted by LLCU Dollars & Volunteers.**

**\$31,512 Total Dollars Donated to Education.**

**\$30,025 Donated to Community Events.**

**1,817 Hours of Financial Literacy Provided by LLCU.**

**2,454 Total Volunteer Hours Provided by LLCU.**

**\$1,313,000 Total Forgiven in PPP Loans.**

**108 Number of Businesses We Helped Open or Expand.**

**\$202,000 Total Dollars Donated and Reinvested in our Communities.**

**\$8,500 Donated to Local Food Pantries, or 85,000 meals served\*.**  
\*www.feedingamerica.org

## Our Guiding Growth Visions at LLCU are as follows:

- Growth in Profits.
- Growth in Assets.
- Growth in Giving.
- Growth in Serving.

**When we experience a growth in profits and assets, we are committed to responding with a growth in giving to, and serving, our communities.**

# Land of Lincoln Credit Union

## Locations & Hours

LLCU BRANCH	LOBBY HOURS	DRIVE-UP HOURS
<b>Decatur- Prosperity Pl.</b> 4850 E Prosperity Pl. Decatur, IL 62521	<b>M/T/TH/F</b> 8:30am-5pm <b>WED</b> 9am-5pm <b>SAT</b> 8:30am-12pm	<b>M/T/W/TH</b> 8am-5:30pm <b>FRI</b> 7:30am-6pm <b>SAT</b> 8am-12pm
<b>Decatur—Oakland Av.</b> 2890 N Oakland Av. Decatur, IL 62526	<b>M/T/TH/F</b> 8:30am-5pm <b>WED</b> 9am-5pm <b>SAT</b> 8:30am-12pm	<b>M/T/W/TH</b> 8am-5:30pm <b>FRI</b> 7:30am-6pm <b>SAT</b> 8am-3pm
<b>Decatur—Mound Rd.</b> 3130 Mound Rd. Decatur, IL 62526	<b>M/T/TH/F</b> 8:30am-5pm <b>WED</b> 9am-5pm <b>SAT</b> Closed	<b>M/T/W/TH</b> 8am-5:30pm <b>FRI</b> 7:30am-6pm <b>SAT</b> Closed
<b>Decatur—Water St.</b> 1435 N Water St. Decatur, IL 62526	<b>Drive-Up Only</b>	<b>M/T/W/TH</b> 8am-5:30pm <b>FRI</b> 7:30am-6pm <b>SAT</b> Closed
<b>Bloomington</b> 1709 S. Veterans Pkwy. Bloomington, IL 61701	<b>M/T/TH/F</b> 8:30am-5pm <b>WED</b> 9am-5pm <b>SAT</b> Closed	<b>M/T/TH/F</b> 8am-5pm <b>WED</b> 8am-5:30pm <b>SAT</b> Closed
<b>Centralia</b> 234 N Poplar St. Centralia, IL 62801	<b>MON-FRI</b> 9am-5pm <b>SAT</b> Closed	<b>MON-FRI</b> 8:30am-5pm <b>SAT</b> Closed
<b>Colchester</b> 113 Depot St. Colchester, IL 62326	<b>MON-THUR</b> 9am-2:30pm <b>FRI</b> 9am-5:30pm <b>SAT</b> 9am-12pm	<b>MON-THURS</b> 8am-4pm <b>FRI</b> 8am-5:30pm <b>SAT</b> 8am-12pm

# Land of Lincoln Credit Union

## Locations & Hours

LLCU BRANCH	LOBBY HOURS	DRIVE-UP HOURS
<b>Effingham - North</b> 1302 Thelma Keller Ave. Effingham, IL 62401	<b>M/T/TH/F</b> 8:30am-5pm <b>WED</b> 9am-5pm <b>SAT</b> 8:30am-12pm	<b>M-TH</b> 8am-5pm <b>FRI</b> 8am-5:30pm <b>SAT</b> 8am-12pm
<b>Effingham—South</b> 2302 S. Banker St. Effingham, IL 62401	<b>M/T/TH/F</b> 8:30am-5pm <b>WED</b> 9am-5pm <b>SAT</b> Closed	<b>M/T/W/TH</b> 8am-5:30pm <b>FRI</b> 8am-5:30pm <b>SAT</b> Closed
<b>Mattoon—Broadway</b> 720 Broadway Ave. Mattoon, IL 61938	<b>M/T/TH/F</b> 8:30am-5pm <b>WED</b> 9am-5pm <b>SAT</b> 8:30am-12pm	<b>M/T/W/TH</b> 8am-5pm <b>FRI</b> 8am-5:30pm <b>SAT</b> 8am-12pm
<b>Mattoon—Lake Land</b> 500 Lake Land Blvd. Mattoon, IL 61938	<b>M/T/TH/F</b> 8:30am-5pm <b>WED</b> 9am-5pm <b>SAT</b> Closed	<b>M/T/W</b> 8am-5pm <b>TH/FRI</b> 8am-5:30pm <b>SAT</b> Closed
<b>Pana</b> 205 S. Locust St. Pana, IL 62557	<b>M/T/TH/F</b> 8:30am-5pm <b>WED</b> 9am-5pm <b>SAT</b> 8:30am-12pm	<b>M-TH</b> 8am-5pm <b>FRI</b> 8am-5:30pm <b>SAT</b> 8am-12pm
<b>Springfield</b> 300 S. Grand Ave. W Springfield, IL 62704	<b>M/T/TH/F</b> 8:30am-5pm <b>WED</b> 9am-5pm <b>SAT</b> 8:30am-12pm	<b>M/T/TH/F</b> 8am-5pm <b>FRI</b> 9am-5pm <b>SAT</b> 8am-12pm
<b>Vandalia</b> 925 New York Dr. Ste. 4 Vandalia, IL 62471	<b>M/T/TH/F</b> 8:30am-5pm <b>WED</b> 9am-5pm <b>SAT</b> 8:30am-12pm	<b>M/T/TH/F</b> 8am-5pm <b>FRI</b> 8am-5:30pm <b>SAT</b> 8am-12pm

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