

MIDWEST
AMERICA
FEDERAL CREDIT UNION®
OF MATTOON

is becoming



Welcome to the LLCU family!

NEW MEMBER GUIDE

INSIDE THIS GUIDE

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A MESSAGE FROM OUR CEO

Greetings to our newest members of Land of Lincoln Credit Union (LLCU) family. 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, a full upgrade of our Online Banking platform, expanding digital transaction offerings, and loan payment grace during the toughest months of the pandemic.



I also want to take the opportunity to illustrate the type of credit union you are joining. The year 2020, a year of unprecedented challenges, proved to be a year of charity and compassion for LLCU. We donated more than \$130,000 to over 85 different non-profit community organizations throughout our 27-county service area. In addition, the staff at LLCU volunteered **over 1,100** hours of service to over **140** different local non-profit organizations. Most recently, in Mattoon, we partnered with Don Sol Mexican Grill to provide a \$10 lunch voucher to every member of the teaching, support and administrative staff in Mattoon Community School District, as a way to show our appreciation for their hard work during a difficult year. We believe this type of community outreach is imperative to LLCU being a strong community partner.

In summary, we welcome you again, to the LLCU family. 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 written in a cursive style and is enclosed within a hand-drawn oval.

Robert Ares
LLCU President & CEO

FREQUENTLY ASKED QUESTIONS

GENERAL INFORMATION

Who is Land of Lincoln Credit Union?

Land of Lincoln Credit Union (LLCU) was founded in 1947. As a full-service financial institution, LLCU serves nearly 30,000 members. Membership in LLCU is open to anyone who lives or works in 27 Illinois counties and their immediate family members. LLCU offers 12 convenient locations in 8 cities to best serve the needs of its membership. As a part of the CO-OP shared branching network, members also have access to over 5,000 branches and 30,000 ATM locations nationwide.

LLCU already has a strong presence in the Mattoon community with a branch located at 720 Broadway Street that has been open and serving members for over 10 years. They are an active community partner in Mattoon, making an abundance of donations and sponsorships to various non-profit and civic organizations, throughout the Mattoon-Charleston area.

When will MWAFCU become LLCU?

The “official” date of change to LLCU is Saturday, July 31st. The branch will operate as MWAFCU until it closes at 12:00p.m. CDT on Friday, July 30, 2021. The branch will reopen on Monday, August 2, 2021 at 8:30a.m. CDT as Land of Lincoln Credit Union.

Is Land of Lincoln Credit Union locally owned?

LLCU is locally owned and the headquarters operates out of Decatur, Illinois. Lending decisions are made by local employees, quickly and efficiently. Additionally, LLCU employees are your friends & neighbors and we care about the Mattoon community.

Will I be able to bank at other LLCU locations?

Yes. You will be able to make transactions at any LLCU branch. Additionally, since LLCU is a part of the 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 branch as 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?

The hours will change slightly beginning August 2nd, 2021 and will be as follows: The lobby will be open Monday, Tuesday, Thursday, Friday from 8:30am-5pm; Wednesday 9am-5pm and Saturday 8:30am-12pm. The drive-up will be open Monday, Tuesday, Thursday, Friday from 8am-5:30pm; Wednesday 9am-5pm and Saturday from 8am-12pm.

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

Yes. When you choose to become an LLCU member and open your new account, you will be given a new account number and the new routing number for LLCU. We provide a simple and easy-to-use dashboard called ClickSWITCH to help make switching your automatic bill payments and direct deposits fast and easy.

Account numbers for loans will remain the same and will automatically roll over to LLCU as of August 1, 2021.

Should you decide to remain with MWAFCU for your checking and/or savings account, your account number and routing number will remain the same.

LLCU ROUTING NUMBER: 271183015

FREQUENTLY ASKED QUESTIONS - *continued*

DEPOSIT ACCOUNTS

Will my deposit account at Land of Lincoln Credit Union be covered by NCUA insurance?

Yes. The shares at LLCU are insured by the National Credit Union Share Insurance Fund (NCUSIF), an arm of NCUA. Your share insurance is similar to the deposit insurance protection offered by the FDIC. Share accounts in federally insured credit unions are insured to at least \$250,000 per current federal guidelines.

LLCU also provides excess coverage from the Excess Share Insurance Corporation (ESI). Member savings in LLCU receive an additional \$250,000 in deposit coverage on top of the federal government's \$250,000 and are protected to at least \$500,000.

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

Until you open your new LLCU account, you can continue to use your current supply of checks. Once you become an LLCU member and open a new checking account, you will receive a complimentary supply of checks with your new account information.

Will I need a new ATM/Debit Card?

Yes. When you open your new LLCU account, you will receive a new ATM/Debit card, as well.

Does LLCU checking come with added benefits?

LLCU checking accounts come with many features and benefits such as no monthly service fees, no minimum balance required, direct deposit, online banking, automatic billpay, ATM/Debit cards, monthly statements, unlimited check writing privileges, and optional overdraft protection or overdraft lines of credit.

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

They will not automatically transfer over, but by using ClickSWITCH, they can be transitioned quickly and easily. Once you open your new LLCU checking account, LLCU staff will work with you to set up your transactions in the dashboard to automate switches of pre-existing direct deposits & automatic bill payments.

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

Yes. At LLCU, we offer BillPay and Zelle, which both provide you with a fast, safe and easy way to send money directly between almost any bank accounts in the U.S.

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 Saturday, July 31, 2021. If you have questions about the transfer, please call 844-222-7788.

I have a Patriots Club account with MWAFCU. Does LLCU offer an equivalent to this account?

Yes. LLCU offers the Premier Advantage™ account which is also exclusively for members 50+ or retired. To learn more about the benefits of this account, visit llcu.org.

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

Your current interest rate is assured to maturity on your CD account. You are welcome to switch to an LLCU CD rate being offered, if you'd prefer.

Will my HSA account automatically transfer to LLCU?

No. As with other MWAFCU checking accounts, once you become an LLCU member, you will proceed to open an HSA account with a new account number & the LLCU routing number.

FREQUENTLY ASKED QUESTIONS - *continued*

LOAN ACCOUNTS

Will the terms of my existing loan change?

Your MWAFCU loan will transition to be held by LLCU as of Sunday, August 1, 2021. The terms of your loan will not change. If you had payment set up for your loan, you will need to make adjustments to set that up with your new loan account at LLCU. An LLCU employee is ready to help.

There are some mortgage loans that will remain with MWAFCU. Please check with MWAFCU or LLCU staff to see if your mortgage loan will remain at MWAFCU or transition to LLCU.

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

You can receive an LLCU coupon book by request. If you would like to receive one, please contact Member Solutions at 844-222-7788. Once you receive your LLCU coupon book, please destroy and dispose of your MWAFCU coupon book.

What options will I have for paying my LLCU loan?

Your MWAFCU loan will transition to be held by LLCU as of Sunday, August 1, 2021. Please update your payment information after August 1, 2021, but prior to the next payment due date.

You can pay your loan at any LLCU facility and/or you can make payments online after you have enrolled in Online Banking. Payments can be mailed to: LLCU, 500 Lake Land Blvd., Mattoon, IL 61938. All payments should include new account number, coupon, or payment notice. Please note, your payment notices or statements may begin arriving on a different day than before.

Will my loan protection products be transferred to Land of Lincoln with my loan?

Yes. There will be no change or impact regarding loan protection products purchased on your MWAFCU loan.

What will happen with my pre-authorized automatic payments to my loan?

Action will be required. You will need to change your payment information to include LLCU's routing number and your new account number. If you were paying your loan with an automatic transfer from another financial institution through online banking or bill pay, you will need to update your payment information. LLCU lending personnel are ready to help you make this transition.

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

For questions on existing loans and/or to make adjustments to automatic payments, simply call the LLCU Member Solutions Center at 844-222-7788 or you can stop in or call your local Loan Officer at the Mattoon branch to make an appointment.

Does LLCU offer commercial loans?

Yes. 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.

LLCU also offers Business Acquisition Loans, Business Development Loans, Commercial Real Estate Loans, and Operating Lines of Credit.

HOME EQUITY LINE OF CREDIT (HELOC)

Can I use my present supply of checks for my HELOC?

Your HELOC will remain with MWAFCU and not be transferred to LLCU. Therefore, you will be able to continue using your current supply of checks.

FREQUENTLY ASKED QUESTIONS - *continued*

OVERDRAFT SUPPORT

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

Yes. When you open your new LLCU checking account, if you previously had an insufficient funds transfer set up from a savings account, it can be setup on your new LLCU account as well.

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 Over Draft Protection, Over Draft Privilege (ODP), and an Over Draft Line of Credit. See "Account Services" for details on each type.

SAFE DEPOSIT BOXES

Do I have to do anything to transfer my MWAFCU 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 the LLCU system. Rental fees are listed on our website at llcu.org or you can request the fees from any LLCU employee. Safe deposit boxes are not NCUA insured.

What is LLCU's wire processing schedule?

Wire transfers can be initiated at any LLCU branch. The daily wire cutoff time is 4:00p.m. CST. The fee is \$20 for domestic wires and \$50 for international wires. Please visit llcu.org for details, requirements, and restrictions on wire transfers.

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 Member Solutions Center at 844-222-7788.

Will I be able to use other ATMs without charge?

Yes. LLCU is a part of the Co-operative Shared Branching Network, which means that at any credit union branch or ATM where they display a Shared Branching logo, you are able to make fee-free transactions. To locate a nearby shared branch or ATM, visit llcu.org and click "LOCATIONS & HOURS".

Does LLCU provide debit card alerts?

Yes. Once enrolled in LLCU Online Banking, you will be able to sign up for LLCU SmartCard which will allow you to receive alerts, as well as provide you with the opportunity to manage your cards in many ways such as the ability to turn on and off at anytime. For more details, visit your local branch or visit llcu.org.

Will I still be able to use my Affinity Visa® debit card?

The Affinity Visa® debit card program will no longer be available, however, a donation will still be made at year-end to the Mattoon Community Unit District equivalent to the amounts donated in past years as a result of this program.

LLCU does have several low-rate and high rewards options for Visa® Credit & Debit cards. See page 22 for more information.

FREQUENTLY ASKED QUESTIONS - *continued*

LLCU ONLINE BANKING

Can I access my account information online with LLCU?

Yes. Online Banking services are available for your accounts on both desktop and on mobile devices through the LLCU mobile app. First-time enrollment is fast and easy. You can find instructions at www.llcu.org. LLCU Online Banking uses a multi-factor authentication to keep your personal financial information safe.

Do I have other options to access account information if I do not want to enroll in online banking?

Yes. LLCU offers telephone banking through Lincoln Line. For first time use, contact LLCU Member Solutions to activate and to receive a Personal Identification Number (PIN). After activated, use Lincoln Line 24 hours a day for the following:

- Get balance inquiries
- Check postings, transfers, payments & payoffs
- Check ATM transactions
- Check loan payment due dates & year-to-date interest

Lincoln Line: (800) 500-9401

LLCU also offers e-lets which will send you notifications when the following activities occur:

- Account balances fall below a selected value.
- Loan payment is past due
- Check has cleared
- Direct Deposit has posted
- Withdrawal from checking/savings above selected value

Will I still have access to online banking account information with MWAFCU?

Once you open your new account with LLCU and all direct deposits and automatic bill payments have been transferred, your MWAFCU account will be closed. Once the account is closed, you will no longer have access to MWAFCU online banking.

Important note—if you wish to print or archive any MWAFCU eStatements, check copies, etc., you must do so prior to the closing of your MWAFCU account.

Will I have the ability to pay bills online with LLCU Online Banking?

Yes. LLCU offers online BillPay services to automate paying your bills. This is helpful to keep you from making late payments or forgetting to make payments. In addition, it can help you save money on postage and checks. BillPay allows you to do the following:

- Pay anyone 24 hours a day
- Pay bills automatically
- Pay bills one time or schedule recurring payments
- Set-up unlimited payees
- View your bill payment history
- View pending payments

Additionally, LLCU offers *Zelle*[®], a fast, safe and easy way to send and request money with friends, family and others you trust. Money is sent directly to the recipient's account and is typically available within minutes.

¹ Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with *Zelle*.

² Must have a bank account in the U.S. to use *Zelle*.

FREQUENTLY ASKED QUESTIONS - *continued*

Does LLCU offer Mobile Banking and Mobile Deposit?

Yes. Once you are enrolled in LLCU Online Banking and download the LLCU app from your app store, you will be able to access your personal account information, as well as make mobile checking deposits. LLCU does not charge a fee to make mobile deposits.

If I use Quicken® or QuickBooks®, will my MWAFCU transaction history be available after I switch to LLCU?

In order to retain your MWAFCU transaction history, you will need to download them from MWAFCU prior to closing your account. After you close your MWAFCU account and open your LLCU account, you will only be able to download your LLCU transactions to Quicken® and QuickBooks®.

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.

How can I feel confident that my personally identifiable financial information is safe at LLCU?

Our most important responsibility to members is ensuring security of their financial information. Security involves protecting personally identifiable information of our members through strong systems and controls, focused on ensuring data integrity, confidentiality, and access.

LLCU designed and implemented software & processes that continuously monitor & detect cybersecurity threats & vulnerabilities. We partner with leading industry experts to guarantee our platforms keep up with an ever-changing landscape of cyber fraud. Staff is regularly trained to recognize red flags and how to handle.

NCUA

LLCU Mobile App

Get your paws on it.



Land of Lincoln CREDIT UNION
Bank on learning more.

llcu.org • 844-222-7788

Land of Lincoln Credit Union

Products & Services

SAVINGS PRODUCTS

| CURRENT MWAFCU ACCOUNT | NEW LLCU ACCOUNT |
|------------------------------|------------------------------|
| Regular Savings | Basic Savings |
| You Name It Savings | Custom Savings |
| Liquid Gold | Basic Savings |
| Youth Savings | Making Cents Youth Savings |
| Health Savings Account (HSA) | Health Savings Account (HSA) |

BASIC SAVINGS

- Interest bearing savings account.
- \$5 minimum deposit is required to open the account
- \$5 minimum balance required to maintain membership

CUSTOM SAVINGS

- Account allows you to identify and customize the account for whatever you want! A new boat, wedding, college or more!
- \$5 minimum deposit is required to open the account
- \$5 minimum balance required to maintain membership

CHRISTMAS CLUB SAVINGS

- Save money year-round for Holiday shopping
- No minimum deposit to open and no minimum balance required
- Account is also interest bearing

VACATION SAVINGS

- Account you can open to specifically save funds for vacation
- No minimum deposit to open and no minimum balance required
- Account is also interest bearing

MAKING CENTS YOUTH SAVINGS

- Helps young members build a strong financial future!
- \$5 minimum deposit required to open account
- No monthly service fee and earns dividends
- Online tools and resources for learning to save

HEALTH SAVINGS ACCOUNT (HSA)

- Save for future qualified medical and retiree health expenses
- Contributions to your HSA are tax-deductible
- Earnings will accrue on a tax deferred basis
- Distributions from your HSA are tax-free
- Any balance at the end of the year is carried over the next year.

MAKING CENTS

LLCU YOUTH ACCOUNTS

Penny Account | Ages 7 & Under

It is never too early to teach the importance of saving! LLCU's PENNY ACCOUNT is designed to do just that! Members receive an LLCU Coin Card to collect change until they are ready to make a deposit. They'll also get a "punch" for every \$5 deposit on their "PENNY PUNCH CARD". Fill the PENNY PUNCH CARD, earn a prize!



Nickel Account | Ages 8 to 12

Let your kid's financial knowledge TAKE OFF with LLCU's NICKEL ACCOUNT. This account and program will help teach them the importance of earning and budgeting money. Whether they earn money through allowance, chores, or gifts, those deposits can teach the importance of good planning.

DIME ACCOUNT | Ages 13 to 17

The teen years brings about more responsibility. The LLCU DIME ACCOUNT will help them learn to take on more financial responsibility, while giving parents optimal supervision over their spending. With the DIME ACCOUNT, your teen may have their own LLCU Debit Card. They will learn to keep track of their account with a registry.



LLCU PRODUCTS & SERVICES - *continued*

CHECKING PRODUCTS

| CURRENT MWAFCU ACCOUNT | NEW LLCU ACCOUNT |
|-------------------------|----------------------------|
| Freedom Checking | Free Checking |
| Reward Checking | Shared Draft + Checking |
| Benefits Plus® Checking | Amped Checking |
| Youth Checking | Free Checking |
| Patriots Club | Premier Advantage Checking |

FREE CHECKING

- No minimum balance required and no monthly service charge
- Unlimited check writing privileges
- Direct deposit & monthly statements available
- Carbonless copy checks
- ATM/Debit cards
- Free Online Banking and electronic BillPay

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
- Free Notary Service
- Bonus Certificate Rate (Bonus 0.10% APR*).
- Emergency NO PENALTY withdrawals (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 shows they have unpaid balances at other financial institutions.
- Includes Financial Counseling services.
- No checks distributed but includes a debit card.



**Change is good.
We've made it easy.**

MOVE YOUR CHECKING TO LLCU WITH:

< ClickSWITCH >

Land of Lincoln Credit Union

Lending Services

LOAN PRODUCTS & SERVICES

VEHICLE LOANS

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

PERSONAL LOANS

- Competitive Loan Rates
- Pre-Approval
- Flexible Loan Amounts & Simple Loan Terms
- Fixed Interest Rate
- No Application Fee or Prepayment Penalty

SECURED LOAN

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

HOME EQUITY LINE OF CREDIT (HELOC)

- Variable-rate loan that acts like a credit card
- Borrow money utilizing equity in your home
- Set loan terms

HOME EQUITY LOAN

- One Lump Sum
- Fixed or variable rate loans using equity of home

MORTGAGE LOANS

CONVENTIONAL FIXED RATE

- Up to 97% financing
- Interest rate remains the same for entire loan
- 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
- Federally insured mortgage with flexible credit guidelines

SECOND MORTGAGES

- Available on primary, single-family residences
- As long as 9 years to repay



MORTGAGE PRODUCTS

TO FIT YOUR NEEDS:

- **FHA**
- **CONVENTIONAL**
- **RURAL DEVELOPMENT**
- **PURCHASES**
- **REFINANCING**

Land of Lincoln Credit Union

Member Services

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 one-time service fee of \$3.00.

LLCU SmartCard

Within mobile banking, this service allows you to manage and control all of your LLCU Credit & Debit cards. You can receive alerts, turn cards on and off and have ultimate control!

SAFE DEPOSIT BOXES

Safe Deposit Boxes are available for lease at LLCU and are a great way for you to keep your valuable 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 every day with *LOVE MY CREDIT UNION*. The program offers cash back from major retailers, special offers from trusted partners and more!

Member Only Deals

Enjoy Exclusive Savings Every Day



Love My
Credit Union[®]
rewards

Get more from your credit union membership at
[LoveMyCreditUnion.org](https://www.LoveMyCreditUnion.org)

Land of Lincoln Credit Union

VISA® Credit & Debit Cards

Land of Lincoln Credit Union offers Visa® Credit & Debit Cards. Visa® offers cards that are safe and convenient with rates that stand the test of time. LLCU has one great Visa® with two great 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 the redeemable rewards for your credit card points. Everything from amazing products, travel experiences, activities, event tickets, cash, gift cards, and more—earned all with your purchase points!

www.uchooserewards.com



Transfer your
high interest credit
card balance to an
LLCU Visa®!

TRANSFER YOUR BALANCE TO AN LLCU VISA®

**1.90% APR* for
12 months.**

On any Visa® Credit Card Balance Transfers Maximum of 15.90% APR after promotion ends.

No Balance Transfer Fee • No Cash Advance Fee • No Annual Fee

**Ask about the LLCU VISA® Platinum
Points Card and Earn Rewards!**

**You can earn products, travel experiences, event tickets,
cash, gift cards and more! You'll earn 1 point for every \$1
you spend with your LLCU VISA® Credit Card.**

*APR – Annual Percentage Rate. Receive a special 1.90% APR on all balance transfers. The 1.90% rate will remain in effect for 12 months from the sign-up date, after which it will revert to the regular standard rate at a maximum of 15.90%. Special offer not valid on current LLCU VISA® balances or purchases made with LLCU VISA®. Transfer may not be completed if it exceeds your available line of credit. Visit llcu.org/banking/vi-sa-credit-debit-cards/ for details and restrictions.

Land of Lincoln Credit Union

Financial Education

At LLCU, our greatest mission is to help members gain financial wellness by gaining a great education on money matters. That is the reason for the educational APPLE in our logo! We offer financial education tools and resources to both our members and the community. Here are just a few tools we offer:

- **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.
- **YOUTH ACCOUNT LEARNING.** The *MAKING CENTS* Youth Accounts offers interactive learning and resources to teach youth the importance of saving.
- **SAVVY MONEY.** Built in to LLCU Mobile Banking, Savvy Money allows you to view your credit score and offers tips for improving or maintaining a great score.
- **YOUR FINANCES.** This is a tool withing Online Banking that assists you with creating budgets, setting goals and work toward achieving financial success!

63% of Americans are living paycheck to paycheck.*
Are you one of them? If so, we are ready to help.

LLCU has over 30 Certified Financial Counselors.



Schedule a FREE meeting to get expert help with:

- Creating a budget
- Money Management
- Balancing a checkbook
- Setting financial goals
- Understanding credit scores
- Eliminating debt
- Qualifying for loans
- Preparing to buy home
- Prioritizing bills
- Starting a business
- Retirement planning

LLCU Certified Financial Counselors will never charge for counseling because we care about the financial well-being of our members. Reach out today and start your journey toward financial freedom.

*Survey: highlandsolutions.com (Nov 2020)

Land of Lincoln Credit Union

Community Impact

\$1,321,111



**PAID IN
DIVIDENDS
TO LLCU
MEMBERS**

HELPED PUT



**1,833
MEMBERS
BEHIND THE WHEEL**

HELPED

221

**BUSINESSES
APPLY FOR &
RECEIVE
\$6.6MM
IN PPP
LOANS**



HELPED



**MEMBERS BECOME
HOME OWNERS**

1,116



**VOLUNTEER
HOURS
COMPLETED
BY EMPLOYEES**

PAID

\$1,238



**TO YOUTH MEMBERS
THROUGH "PAYS for A's"**

DONATED

\$135,816

**IN SUPPORT OF 84
LOCAL ORGANIZATIONS**



HELPED

313



**MEMBERS IMPROVE
THEIR CREDIT WITH
FRESH START
ACCOUNTS**

\$46,500

**DONATED FOR
NEW PLAY-
GROUND AT
BOYS &
GIRLS
CLUB**



HELPED

331

**MEMBERS OPEN
OR EXPAND BUSINESS**



**9,980
MEALS**



**PROVIDED BY LOCAL FOOD
PANTRIES FROM DONATIONS
TOTTALING \$20,000**

Statistics from LLCU Annual Financial Report and analysis from feedingamerica.org

Land of Lincoln Credit Union

Membership Requirements

You can become a **Land of Lincoln Credit Union** member if:

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

| | | |
|-------------------|------------------|-------------------|
| Bond | Douglas | McLean |
| Christian | Edgar | Montgomery |
| Clark | Effingham | Morgan |
| Clay | Fayette | Moultrie |
| Clinton | Jasper | Piatt |
| Coles | Jefferson | Richland |
| Crawford | Lawrence | Sangamon |
| Cumberland | Macon | Shelby |
| DeWitt | Marion | Washington |

- ▶ 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
MEMBERSHIP ONLINE, VISIT:

www.llcu.org/become-a-member

LLCU LOCATIONS & HOURS

| LLCU BRANCH | LOBBY HOURS | DRIVE-UP HOURS |
|---|--|--|
| Decatur— Prosperity Place 4850 E Prosperity Pl Decatur, IL 62521 | M/T/TH/F 8:30am-5pm WED 9am-5pm SAT 8:30am-12pm | M/T/W/TH 8am-5:30pm FRI 7:30am-6pm SAT 8am-12pm |
| Decatur—Oakland Av 2890 N Oakland Av Decatur, IL 62526 | M/T/TH/F 8:30am-5pm WED 9am-5pm SAT 8:30am-12pm | M/T/W/TH 8am-5:30pm FRI 7:30am-6pm SAT 8am-3pm |
| Decatur—Mound Rd 3130 Mound Rd Decatur, IL 62526 | M/T/TH/F 8:30am-5pm WED 9am-5pm SAT 8:30am-12pm | M/T/W/TH 8am-5:30pm FRI 7:30am-6pm SAT 8am-12pm |
| Decatur—Water St 1435 N Water St Decatur, IL 62526 | <i>Drive-Up Only</i> | M/T/W/TH 8am-5:30pm FRI 7:30am-6pm SAT 8am-12pm |
| Bloomington 115 Susan Dr Normal, IL 61761 | M/T/TH/F 8:30am-12:30pm 1:30pm-5pm WED 9am-12:30pm 1:30pm-5pm | <i>No Drive-Up</i> |
| Centralia 234 N Poplar St Centralia, IL 62801 | MON-FRI 9am-5pm SAT 9am-12pm | MON-FRI 8:30am-5pm SAT 8:30am-12pm |

| LLCU BRANCH | LOBBY HOURS | DRIVE-UP HOURS |
|--|---|---|
| <p>Effingham 2302 S Banker St Effingham, IL 62401</p> | <p>M/T/TH/F 8:30am-5pm WED 9am-5pm SAT 8:30am-12pm</p> | <p>M/T/W/TH 8am-5pm FRI 8am-5:30pm SAT 8am-12pm</p> |
| <p>Mattoon—Broadway 720 Broadway Mattoon, IL 61938</p> | <p>M/T/TH/F 8:30am-5pm WED 9am-5pm SAT 8:30am-12pm</p> | <p>M/T 8am-5pm WED 9am-5pm TH/F 8am-5:30pm SAT 8am-12pm</p> |
| <p>Mattoon—Lake Land 500 Lake Land Blvd Mattoon, IL 61938</p> | <p>M/T/TH/F 8:30am-5pm WED 9am-5pm SAT 8:30am-12pm</p> | <p>M/T 8am-5pm WED 9am-5pm TH/F 8am-5:30pm SAT 8am-12pm</p> |
| <p>Pana 206 S Locust St Pana, IL 62557</p> | <p>M/T/TH/F 8:30am-5pm WED 9am-5pm SAT 8:30am-12pm</p> | <p>M/T/W/TH 8am-5pm FRI 8am-5:30pm SAT 8am-12pm</p> |
| <p>Springfield 300 S Grand Av W Springfield, IL 62704</p> | <p>M/T/TH/F 8:30am-5pm WED 9am-5pm SAT 8:30am-12pm</p> | <p>M/T/W/TH 8am-5pm FRI 8am-5:30pm SAT 8am-12pm</p> |
| <p>Vandalia 925 New York Dr Ste 4 Vandalia, IL 62471</p> | <p>M/T/TH 8:30am-5pm WED 9am-5pm FRI 8:30am-5pm SAT 8:30am-12pm</p> | <p>M/T/W/TH 8am-5:30pm FRI 7:30am-6pm SAT 8am-12pm</p> |



We are here and ready to help make this
a smooth and simple transition.

MEMBER SOLUTIONS CENTER

844-222-7788

or visit us online:

llcu.org/information/mwafcu

