

Dollars & SENSE

Vol. 25, No. 2

Spring, 2016



Federally insured by NCUA

Rest Assured...

- ✓ IVCU will not rudely interrupt or interfere with your cell phone conversation by waiting on you. That would be rude and disrespectful.
- ✓ IVCU will not endanger your safety by allowing people to enter the facility with shades, sunglasses, hoodies, and ski masks. That would be irresponsible and put members in jeopardy.
- ✓ IVCU will not fail to report any cash transaction to state and federal authorities, either deposited or withdrawn, that arouses suspicion, is above threshold of reasonableness that could trigger an IRS or Homeland Security investigation. That would be disobeying our state and federal regulations and civic duty.
- ✓ IVCU will not fail to meet your scheduled appointment by waiting on a member without an appointment.
- ✓ IVCU will not fail to insure your safety by providing cash to members whose checks have not been presented to the depositing bank ahead of time. The check could have a stop payment, may have been deposited multiple times with bank-by-telephone applications or otherwise fraudulently manipulated.

A Great Year at IVCU

IVCU has experienced a year of growth and strength. Many members are discovering the value of our interest rates on their deposits and loans. We are pleased to have increased the value to all members this year. **Look for more great programs in 2016.** Please refer us to your family, friends, and co-workers.

Everyone needs what IVCU can do.



Nosotros hablamos español y podemos ayudarte...!!

Illinois Valley Credit Union es el mejor lugar donde usted y su familia pueden adquirir préstamos y ahorrar con los mejores intereses. Nosotros podemos ayudarle con su aplicación, al igual que abrir una cuenta con nosotros.

Para más información en español, usted puede llamar al número (815) 224-2667

¡Hola!



May I Be Direct?

Direct deposit is available at most employers. You will need to know:

IVCU Routing and Transit Number:
271987305

Your member number: _____

Direct deposit is available for your use immediately, without the delays associated with paper checks. When a check is presented, it could have a stop payment, it could have been scanned by someone with a bank by phone application, it could be stolen. Avoid all doubts by getting direct deposit.

Princeton Branch Location

200 Ace Road, Suite 1
Princeton, IL 61356
Phone: 815-875-3400
Fax: 815-875-3085

Annual Meeting

The annual meeting of Illinois Valley Credit Union was held March 22, 2016. A lucky attendee won a gift card of \$250. The membership elected a board of directors and reviewed the 2015 year, which was very successful. The priorities for 2016 include deposit by phone for internet banking, an expansion of real estate loan products, adding more business to the ever growing Princeton location, and continuing to help members. The next annual meeting is scheduled for March 21, 2017. Mark the date.



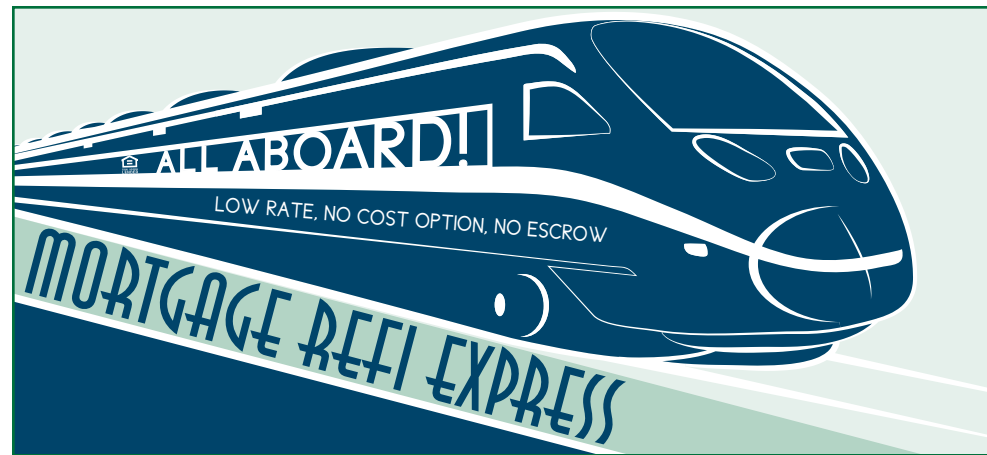
Peru and Princeton Offices:

Monday	9:00 - 5:00
Tuesday	9:00 - 5:00
Wednesday	9:00 - 12:00
Thursday	9:00 - 6:00
Friday	9:00 - 6:00
Saturday	9:00 - 12:00

Drive-thru opens 8:30

PRODUCTS AND SERVICES OF IVCU

- Home Equity Loans
- ATM Cards
- The Crayon Box Club
- Share Draft Checking Accounts
- Payroll Deduction at Work
- VISA Credit Cards
- New Car Loans
- Used Car Loans
- Home Improvement Loans
- Loan Consolidations
- GAP (Vehicle) Insurance
- Signature Loans
- Share & Certificate Freeze Loans
- VISA Gift Cards
- Money Market Deposit Accounts
- Savings Certificates of Deposit
- Individual Retirement Accounts (IRAs)
- Christmas Club
- Vacation Club
- First Mortgage
- Automated Clearing House (ACH) Debit and Credit Entries
- Commercial Wire Transfers
- Direct Deposit of Social Security Checks
- Direct Deposit of Net Pay
- Direct Deposit of Corporate Pension Checks
- Money Orders/Travelers Checks
- Credit Life/Credit Disability Insurance Programs (Group Rates)
- Debit Cards or PrePaid Debit Cards
- Internet Banking - Bill Pay
- Audio Response



IVCU Will Work for Members and Loans!

It's Back! Hop On Board The Mortgage Refi Express!

If you have a mortgage that has less than 10 years left, IVCU will refinance the loan at no cost, saving you a lot in interest costs.

Some of the benefits include:

- No Escrow Payments Required – pay your own taxes and insurance
- Lower Rates – pay less in interest than you are currently paying
- Get a little more cash from the transaction for personal reasons. Pay off other debts, use the money for another good purpose.
- No Closing Costs

If you have a mortgage with more than 10 years left or are buying a new home, we can help you too!

Do you know what FHA loans are? Whether you qualify for a VA loan? Who are Fannie and Freddie? What's a HARP loan? You really don't have to know any of this, but you should know that all of these programs are now available at Illinois Valley Credit Union to get the most efficient pricing for your home purchase or refinance. The guidelines for each program differ greatly; so many questions need to be answered.

To make a discussion of your home options a reality, begin with a loan application at <https://www.ivcu.com/online-services/loan-application.php>.

Affordable Loans to our Members

Fix My Home

A second mortgage or home equity loan can make your house a home. Every family has needs and preferences. With rates low it's a great time to improve your home for greater utility.

You Can Finance Your Wheels With IVCU

Member friendly rates and terms exist at IVCU. Need a payment of \$250 or a specific amount? Well, we can try! Need the payment to come out 45 days from purchase every other week? No problem. Are you on a fixed income and need to make a payment on Social Security day? Can do.

Mobile Homes

Mobile homes are a good way for many families to have the benefits of ownership without the cost. We are happy to consider your application.

You Too Low Rider...

We like bikes. Live to Ride. Ride to Live. Ride to IVCU for motorcycle financing. A bike might not be a necessity for most folks, but there are a few of us. Strap on your leathers, slip on the boots, and get yourself online at IVCU to buy or refinance your ride.

Days to Remember

Monday, May 30
Memorial Day

Monday, July 4
Independence Day

Monday, September 5
Labor Day

Estatements

If you have estatemnts, the cost of an IVCU Debit Card, which can be used at ATMs, or to pay for your merchandise, is Free. Free. Zip. Zero. Nada. Gratus. Nothing. \$0.00. No Charge. Without cost.

Debit or Credit?

Use your debit card when you need cash back. Use your credit card when you don't. Why? The consumer protections of a credit card are viewed as more superior than that of a debit card. Don't pay for a cash advance when you can get cash back at the grocery store, gas station or where ever you use your debit card. A debit card is better than cash.

New address?

Use our update information form on our website when you change your telephone number or address. You can always email info@ivcu.com.

Here to Help

If you are late on a loan payment and make it within a week, there isn't a late charge. If you are late more than a week, a late charge will be assessed. If you are later than a week, you are notified we have not received a payment and begin collection proceedings. Communication with the credit union is critical, and an oral agreement isn't worth the paper it's written on. So email borrow@ivcu.com; or our new website <http://ivcu.com/loanhelp/>.

www.ivcu.com

YES, I am interested in knowing more about the products and/or services marked.

Name _____

Address _____

City/State/Zip _____

Home Phone _____

Work Phone _____

Best time to call _____

Tear along fold and send to
ILLINOIS VALLEY CREDIT UNION
 NMLS ID 477618
 2107 Marquette Road • Peru, Illinois 61354
 Phone (815) 224-2667
info@ivcu.com