

As we step into a new year, we're embracing all the promise and fresh possibilities that 2026 brings. January is a natural time to reset, refocus, and look ahead. Whether you're setting new financial goals, exploring digital tools to make life easier, or simply aiming for a smoother year, The Credit Union for All is committed to helping you start strong. After all, when people come before profits, every improvement we make is designed with you in mind. Here's what's happening at your credit union:

**Visa Balance Transfer Offer:
1.99% APR***

Looking to get ahead of your debt this year? From February 1 through May 1, 2026, all Visa cardholders can transfer balances at a special 1.99% APR for 12 months. It's our way of helping you simplify payments and keep more money in your pocket. Contact our office to apply for your Visa today!

**Christmas Club Savings
Account**

Stress less for the 2026 holiday season! Our Christmas Club Account helps you save little by little throughout the year, so holiday expenses are more manageable. With a higher interest rate than standard accounts, it's a simple way to stay ahead. Ask us how so you can enjoy a stress-free holiday season next year!

**Home Banking**

Home Banking gives you 24/7 access to your accounts – from checking balances to making loan payments and managing transfers. It's fast, secure, and built to make banking easier every day. You can easily track your credit score and discover simple, personalized ways to improve it. Sign-up for Home Banking today.

**Annual Meeting**

You're invited to our Annual Meeting on Saturday, March 7th at 1:00 PM, held at Eastland Suites conference center in Bloomington, IL. Join us to review the past year, hear what's ahead, and stay connected with your credit union. There will be a short program and door prizes for attendees.

**FRAUD - Continued Vigilance Into the New Year**

As we begin a new year, fraud attempts remain on the rise. Remember: **The Credit Union for All will never call, text, or email asking for your online banking password, full card number, or personal information.** If a message or call feels urgent, unusual, or simply "off," trust your instincts and reach out to us directly. We're always here to help keep your accounts – and your peace of mind – protected.

As we move forward into 2026, we're grateful for the trust you place in us and excited for the opportunities this new year brings. We'll continue investing in digital enhancements, strengthening our member support, and creating accessible solutions that help you feel confident in every financial decision. Thank you for choosing to be part of our community.

We look forward to growing with you this year, and for many years to come.



Robin Juhler
President, The Credit Union for All

*APR=Annual Percentage Rate, balance transfers completed between 2/1/2026 and 5/1/2026 will receive 1.99% APR for 12 months. After promotional time frame expires, remaining balances will migrate to the standard APR applicable on your account. Contact us for complete details.

Stress less next holiday season with a

CHRISTMAS CLUB

savings account!

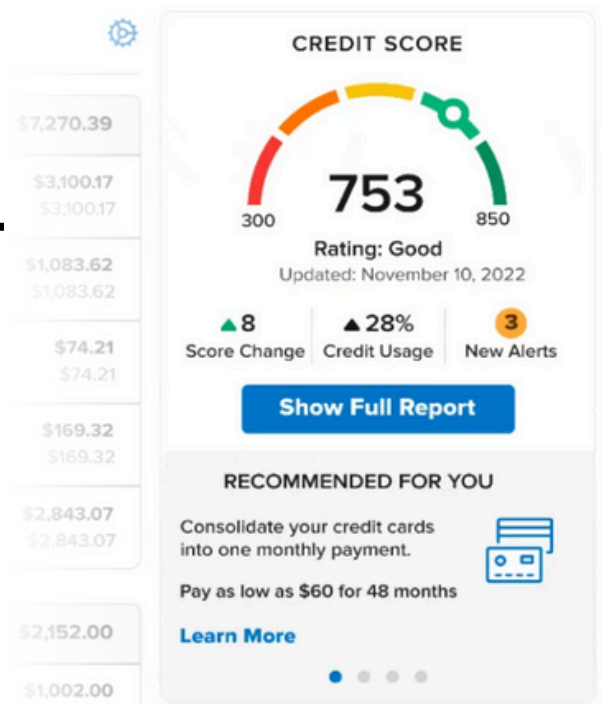
Make next holiday season even easier by planning ahead with a Christmas Club Savings Account. Earn 0.75% interest throughout the year and have more worry-free shopping in 2026!

For more information, go to cuforall.com or call us today at (309) 661-1166 to open your Christmas Club Savings Account!



Credit Score Monitoring with Home Banking

We're excited to introduce a new credit monitoring tool built right into Online Banking. With just a click, you can view your current credit score, explore personalized tips for improvement, and even use interactive calculators to see how actions like paying down debt or making on-time payments could boost your score over time. It's an easy, empowering way to stay in control of your financial health.



Upcoming Holiday Closures

Martin Luther King Jr. Day

Monday, January 19, 2026

CLOSED

Presidents Day

Monday, February 16, 2026

CLOSED

Annual Meeting

Saturday, March 7, 2026

12:30 p.m. - Drive Through CLOSED