

We want to first take a moment to thank our members for their patience and understanding during our recent service outage. We know how important reliable access to your accounts is, and we truly appreciate you sticking with us as we worked through the disruption. As we look ahead, we remain focused on serving you to improve your experience and continue the positive momentum we've built throughout the year. Here are a few things to look forward to in the coming months:

Skip-A-Pay this Holiday Season

Need a little extra flexibility this holiday season? Our Skip-A-Pay program allows eligible members to skip a qualifying loan payment in November or December and put those funds toward what matters most. But don't wait, applications must be submitted before December 31. Visit cuforall.com or contact us today to learn more and see if you qualify.

Member Referrals Earn You Both \$50

Our 50/50 Member Referral Program is here! Refer a friend or family member to The Credit Union for All and introduce them to a team ready to answer their financial questions and help them reach their goals. When they qualify, you'll BOTH receive \$50 as our way of saying thanks for helping our community grow. Learn more at cuforall.com.

A Better Rate for You Balance

Looking for a better way to manage your credit card balance? From October 1 through December 1, 2026, The Credit Union for All Visa cardholders can take advantage of a special 3.99% APR* for 24 months on qualifying balance transfers. Transfer balances from higher-rate cards and enjoy a lower rate while keeping more of your money working toward what you owe.

Christmas Club Savings Accounts

Christmas Club funds will be automatically transferred to members' primary savings accounts on October 15, just in time to start preparing for the holiday season. Members who opened their Christmas Club before February 1, 2026 and meet other criteria will also receive a special gift from us and a thank you for saving with The Credit Union for All!

More Protection for the Road Ahead

The Credit Union for All is now offering Route 66 Extended Warranty coverage to help protect members from unexpected vehicle repair costs. Coverage options include a \$0 deductible, 24/7 roadside assistance, rental car benefits, nationwide coverage, and more. Best of all, you don't have to be purchasing a vehicle to explore coverage. With open enrollment, eligible members can add protection to a vehicle with an existing loan. Contact us to learn more about available options.

As we head into the final months of 2026, we're grateful for the trust you continue to place in The Credit Union for All. There is plenty to look forward to! We're excited to continue growing and improving, finding new ways to serve you. From all of us, thank you for being a member and allowing us to be part of your financial journey.



Robin Juhler
President, The Credit Union for All

*APR=Annual Percentage Rate, balance transfers made between 10/01/2026 and 12/01/2026 will receive 3.99% APR for 24 months. After promotional time frame expires, remaining balances will migrate to the standard APR applicable on your account. Contact Visa customer service for complete details.

Upcoming Community Events

Tentac Trunk-or-Treat: Wednesday, October 21 5pm - 8pm

Eastland Suites - 1801 Eastland Dr, Bloomington, IL 61704

This trunk or treat is a free community event perfect for kids of all ages.

Howlabaloo at the Zoo: Saturday, October 24 & Sunday, October 25

Miller Park Zoo - 1020 South Morris Ave, Bloomington, IL 61704

Trick or treat and games at the zoo, fun for all ages. \$10 (\$8 for MPZS Members)

S.T.E.P. Community Walk: Saturday, November 7

ISU Hancock Stadium - 211 N Main St, Normal, IL 61761

Proceeds from this walk benefit OSF HealthCare Foundation.

NEW MEMBER REFERRAL PROGRAM

\$50

FOR YOU.

**FOR YOUR
FRIEND.**

Refer a friend or family member and you'll **BOTH** earn \$50 when they qualify.*

*INCENTIVE WILL BE PAID WITHIN 60 DAYS OF ACCOUNT OPENING OR WHEN QUALIFICATIONS ARE MET. FUNDS WILL BE DEPOSITED INTO THE MEMBERS' SAVINGS TYPE 100 AND WILL BE TREATED AS DIVIDEND INCOME FOR IRS REPORTING. FOR MORE DETAILS REGARDING THE 50/50 REFERRAL PLAN, CALL OUR OFFICE AT (309) 661-1166 OR GO TO CUFORALL.COM.

Upcoming Holiday Closures

Indigenous Peoples' Day

Monday, October 12, 2026

CLOSED

Veterans Day

Wednesday, November 11, 2026

CLOSED

Thanksgiving Day

Thursday, November 26, 2026

CLOSED

Christmas Eve

Thursday, December 24, 2026

Lobby Closes at 1:00 PM

Christmas Day

Friday, December 25, 2026

CLOSED

New Year's Eve

Thursday, December 31, 2026

Lobby Closes at 1:00 PM

New Year's Day

Friday, January 1, 2027

CLOSED