EQUITY FACTS

news from your cu

4th Quarter 2026

UNITED EQUITY CREDIT UNION
www.uecu.com

DEAR MEMBERS,

Last month, you experienced a service outage that affected access to your accounts. We know how important it is to have access to your money when you need it, and we are grateful for your patience while our core processor worked to restore UECU to full service.

More than anything, I want you to know how much you mean to us. For over 90 years United Equity Credit Union has existed because of you. You are not a customer or number to us. You are our member and owner, and every decision we make starts with one question: what is best for our membership?

We will always fight for our members' best interests, whether that means advocating for your financial security, protecting your accounts, or making sure you have the tools and support you need to reach your financial goals. We are transparent in what we do. Your trust is something we do not take for granted, and we strive every day to earn it.

Thank you for choosing United Equity Credit Union, for your loyalty, and for being part of our credit union family. We are honored to serve you, and we look forward to continuing to support your financial needs for many years to come.

With appreciation,

Ann Wildman

Chief Executive Officer

Spooktacular CERTIFICATE

11
Month Term
Non-renewable.

4.15%
APY*
Interest paid monthly.

Minimum
Balance
$1,000

Available October 5th - October 31st

*APY=Annual Percentage Yield. Limited-time offer. Rates and terms are subject to change without notice. Membership eligibility required. Insured by American Share Insurance.

UECU CD SPECIALS



36 Month Term - Nonrenewable
4.45% APY* - Interest paid monthly
Minimum Balance - $1,000

60 Month Term - Nonrenewable
4.75% APY* - Interest paid monthly
Minimum Balance - $1,000

Limited-time offer. New money only

*Limited-time offer. Rates and terms are subject to change without notice. Membership eligibility required. Insured by American Share Insurance.

RECAPTURE LOAN



Earn **1.0% cash back** on any auto or recreational vehicle loan balance transferred to UECU from another financial institution - up to $600 cash back.

Add GAP and/or a warranty to the transferred loan and receive $50 off the purchase of either product.

The UECU Recapture Loan Special is available from September 1st - October 31st.

Existing UECU loans are not eligible. All loans are subject to approval.



HOLIDAY LOAN

Borrow up to $1,500 at **0% rate** with a 12 month payback period.

Available October 15th – December 15th

**All loans subject to approval. $50 fee.*

HOLIDAY SKIP-A-PAY IS BACK!

Available October 1st through December 15th

HOLIDAY CLOSINGS

COLUMBUS DAY
October 12, 2026

VETERANS DAY
November 11, 2026

THANKSGIVING
November 26-28, 2026

CHRISTMAS
December 24-25, 2026
December 26, 2026 -
Lobby Closed, Drive Up Open

NEW YEAR'S DAY
January 1, 2027
January 2, 2027 - Decatur
Lobby Closed, Drive Up Open
Galesburg - Lobby Is Open

@UnitedEquityCU

EQUAL HOUSING OPPORTUNITY

YOUR SAVINGS INSURED TO $250,000 PER ACCOUNT
AMERICAN SHARE INSURANCE
By members' choice, this institution is not federally insured.

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