



Credit Union Advantage

June 2025 | Newsletter

A Message to Members

Dear Members and Friends,

It's hard to believe Summer is already upon us. It seems like the years fly by faster and faster! Even with that being said, as always, the employees of Landmark Credit Union are available and ready to assist our members with whatever financial needs arise by offering financial counseling and providing quality member service.

Our lending staff is ready and able to talk with you about your borrowing needs. We will be offering a special loan promotion during July and August. With a monetary contribution of \$25 or more toward our school backpack program, you will receive a .25% discount on your loan interest rate. We continue to offer low loan rates with member loyalty discounts based on how you utilize the credit union. An upcoming upgrade (On The Go) to our mobile banking product will enhance your ability to manage your accounts and improve the credit union's ability to communicate with our members directly via push notification.

I know I mention this in nearly every quarterly newsletter. Please consider taking advantage of Credit Sense, a free service through our online and mobile banking products that helps you understand the components of your credit score, gives access to your full credit report, provides credit monitoring and alerts, and shows how you can save money on your existing loans with other lenders by utilizing the credit union's loan products. Please do not hesitate to contact us with any questions.

Sincerely,

Jerry W. Harper, Jr.
President & CEO

Young Savers

Coloring Contest Winners

Congratulations to our WINNERS of the Young Savers Coloring Contest! We gathered so many amazing entries, it was extremely hard to pick the winners.



0-3 Years Old:

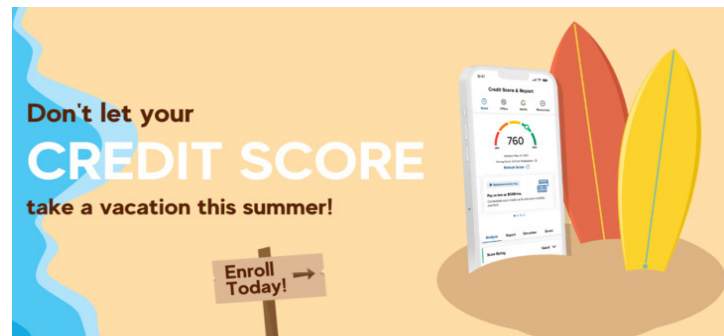
Hudson Hill & Nora Crisp.

4-6 Years Old:

Jensen Schultz & Bryson Herbold.

7-9 Years Old: Haven Denhart & Maylin Sands.

10-12 Years Old: Olivia Enos & Sofia Fulfe.



Stay protected this summer with Credit Sense. You can stay on top of your credit while you're enjoying your summer adventures! Whether you are traveling or having a staycation, our credit score solution provides you with the credit protection you need.

Take the powerful step to protect your credit this summer with Credit Sense. It's the perfect tool to ensure your credit score doesn't take a vacation while you do.

Enroll in Credit Sense today!

Every day making a difference.

Dormant Account Policy

Landmark Credit Union reviews all accounts on an annual basis. Accounts that have had no activity for a 12-month period are considered an inactive/dormant account. Our posted fee schedule includes an inactive/dormant account fee of \$25.00. This fee is assessed to all accounts once they reach an inactive/dormant status. State law requires that if no activity occurs on such an account for 3 years, the account holder(s) and address(s) be reported and the remaining funds be remitted to the Illinois Unclaimed Property Division. Please note that cashing checks is not considered activity on your account, and will not prevent your account from becoming dormant. Keeping your account active to avoid an inactive/dormant account fee just requires the balance to increase or decrease by a transaction initiated by the member.



Romance Scams

You meet someone online, talk often, fall in love, can't meet in person, and then they start asking for money. Maybe they live "overseas", maybe they're "deployed", but regardless there is always a reason you never meet in person. It seems like something that's easy to spot, but due to the emotional nature, trust built, and long span of these scams, victims often don't realize they're a target until it's too late. Romance scams predate the internet, but online dating and social media has made them more common than ever before.

If this sounds like someone you've met online, stop before you send them anything: Get a second opinion. Ask a friend, family member, or even a Landmark representative, if the situation sounds suspicious. Do an online search for their story or picture. Scammers will often use the same story over and over and use pictures from legitimate social media profiles. If you find profiles with the same picture and different names attached or online information matching their story, there's a good chance it may be a scam.

If you've been the victim of a scam or provided your account information to someone on a dating app, please contact us immediately at 217-442-9005.

Backpack Food Program

You CAN help make a difference. Make a donation of \$25.00 or more and receive a .25% discount on your loan interest rate.

Some Restrictions May Apply



Don't need a loan? That's okay! You can still visit any Landmark Credit Union location to make a monetary contribution to our Backpack Food Program.

Kimberly M. Hagan

Memorial Scholarship

CONGRATULATIONS!

Kailie Holycross, a senior at North Vermillion High School, is the 2025 recipient of the Kimberly M. Hagan Memorial Scholarship. Best of luck in your college career!



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For more information on the services we offer, visit landmarkcreditunion.com

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