



Credit Union Advantage

December 2023 | Newsletter

A Message to Members

Dear Members and Friends,

By the time this newsletter reaches you, we will have turned the page on another year. It is my guess that 2024 will be just as busy, if not busier, than 2023. Even though the years come and go, Landmark Credit Union remains ready to assist you with your financial needs with the goal of meeting those needs and providing quality member service experience.

As I mentioned in the past few newsletters, the Westville Branch office has undergone a facility expansion and renovation project for the past five months. Thankfully, by the time this reaches you, construction will be completed, and our newly expanded and improved facility will be fully operational. Thank you for your patience during the temporary lobby and drive-up closures during construction. We apologize for any inconvenience this may have caused. We plan to have an official grand opening of the facility sometime in the Spring.

In the fourth quarter of 2023, we introduced mobile check capture and a rewards program for our Visa credit card program. We are in the process of upgrading our Visa credit and debit card programs with tokenization to allow for the creation of a digital wallet, contactless card transactions, and a tiered interest rate program.

We continue to offer competitive loan rates with member loyalty discounts based on how you utilize the credit union. Our loan officers are always available and ready to assist you with your lending needs. We wish you a happy new year in 2024!

Sincerely,

Jerry W. Harper, Jr.
President & CEO

Join Our *Christmas Club!*

Get a step ahead with saving for the holiday season with a Christmas Club Account!

Interest is paid annually, on October 31st. Funds are deposited into your regular share account on the first business day in November.



Helpful

Moving? Have a debit or credit card with us? Even if you use online and mobile services for all your interaction with us, be sure to update your mailing address with us to ensure that mailed renewal or replacement cards are sent to the proper address.

Hint



As you embark on the exciting journey of self-improvement in 2024, make sure to prioritize the health of your credit score. Our Credit Score solution is here to empower you on this financial wellness journey, and the best part—it's entirely FREE!

Access Credit Sense through online or mobile banking.

Embrace the spirit of "New Year.

New Goals. New Score. New You!"

"Stay in the active status by checking this monthly"

Every day making a difference.

Wreaths Across America

Thank you for supporting the Wreaths Across America mission this year to Remember, Honor, and Teach. One wreath can make all the difference. With your help, we raised \$2,141.00 for Wreaths Across America. This will help place a fresh, decorated balsam wreath on graves out at the Danville National Cemetery.

A BIG



THANK YOU!

Scam Alert

What You Need to Know About Cybersecurity? Cyberattacks are one of the greatest risks to our global financial system. These risks have only increased as online financial transactions rise.

What You Can Do:
There are several things members can do to reinforce the cybersecurity measures.

- Don't share any account information by email, text, or incoming phone call.
- Create strong, unique passwords. Especially for sites where you save your financial information to make purchases, like Amazon and PayPal.
- Learn how to spot common scams. Read up on scam techniques like phishing, social engineering, and fake checks. If something seems suspicious, trust your instincts.
- Turn on two-factor authentication. If the option is available, always take advantage of it to add an extra layer of security to your account.

Backpack Food Program

Did you know that Landmark Credit Union partners with Judith Giacoma Elementary to meet the nutritional needs of children during the non school hours, specifically weekends. The program targets children in need who would benefit from nutritious meals. Once a week, 45 children will be given bags filled with non-perishable food that can be used to meet their weekend nutritional needs. The bags are put together by Landmark employees and delivered to Judith Giacoma each week.



If you are a Landmark member and would like to donate to this program, you may contact the credit union or stop by any Landmark Credit Union location and make a donation to help our Backpack Food Program.

Scholarship Opportunities

We will be accepting scholarship applications from graduating Landmark Credit Union members that are high school seniors. Applications are due by April 1, 2024. To download our scholarship application and guidelines go to landmarkcreditunion.com click services, then scholarship.

Scholarship applications are available for high school seniors.



Let Us Help You Finance Your Next Adventure!

Ask about our low interest rates and Member Incentives.

*APR = Annual Percentage Rate. Some restrictions may apply.

506 W. Fairchild St. • Danville, IL 61832 | 176 Eastgate Ct. • Danville, IL 61834 | 220 S. State St. • Westville, IL 61883

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

Follow Us On Social Media!

