



# Credit Union Advantage

June 2024 | Newsletter

## A Message to Members

Dear Members and Friends,

Summer is now here, and with it comes hot and humid days with many outdoor activities and, hopefully, a little vacation time before school is back in session. 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 a quality member service experience.

Our lending staff is ready and able to talk with you about your borrowing needs. We will be offering special loan promotions throughout the summer months. In July and August, we will offer a back-to-school signature loan promotion, and in August and September, we will offer a used auto loan promotion. We continue to offer competitive loan rates with member loyalty discounts based on how you utilize the credit union. We have recently completed upgrading our Visa credit and debit card programs with tokenization to allow for the creation of a digital wallet, contactless card transactions, tiered interest rates, and a cash rewards program.

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

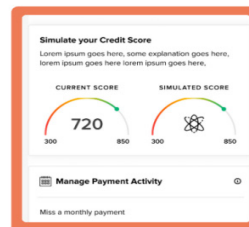
## Young Savers

### Coloring Contest Winners

We had such a hard time picking the winners, because there were so many beautiful entries to choose from!

Congratulations to our Coloring Contest Winners!

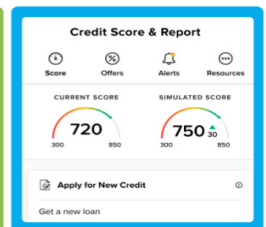
0-3 Years Old: Hudson Hill  
4-6 Years Old: Lincon Fulfer  
7-9 Years Old: Haven Denhart  
10-12 Years Old: Jackaylee Yeazel



Simulate



Motivate



Elevate

We're always committed to empowering you on your financial journey. That's why we offer Credit Sense within our mobile banking app. With our Credit Score tool, you can spin the score simulator to simulate, motivate, elevate, and visualize your financial future like never before.

Ready to take control of your financial destiny?  
Log into your mobile banking app today and use the Credit Score Simulator to unlock your full financial potential.

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.



## Unwanted Calls and Text Messages:

You pick up the phone and hear a recorded message — a robocall — or a live person selling something. Maybe it's not who your caller ID said it was. Or you get an unexpected text message saying you won a prize, have a package waiting, or must contact your bank.

Recorded sales calls are illegal unless you give a business written permission to robocall you. If your number is on the Do Not Call Registry, you're not supposed to get any recorded or live sales calls. But scammers ignore the rules about when and how they can call you.

Scammers use technology to make any name or number show up on your caller ID: the IRS, a business you know, or even your own number. You can't trust caller ID because phone numbers can be faked. Scammers send text messages to trick you into clicking links and giving personal information.

## Backpack Food Program

**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 starting in August.**



Landmark Credit Union has partnered with Judith Giacomini 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 Giacomini each week.

## Kimberly M. Hagan

Memorial Scholarship

CONGRATULATIONS!  
Elijah Davis, a Fountain  
Central High School senior,  
is this year's winner of the  
Kimberly M. Hagan Memorial  
Scholarship.



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For more information on the services we offer, visit [landmarkcreditunion.com](http://landmarkcreditunion.com)

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