

APRIL 2018

Earn Chances to Win Cash Prizes...p2

ANOTHER GREAT YEAR!

Earthmover Credit Union is proud to report that 2017 was another profitable year! The U.S. and local economies continue to improve, and interest rates remain low. This continued stability was good for ECU and its members: loans grew over 6% and deposits increased almost 4% during 2017.

Our members and our community continue to place their confidence in ECU. 2017 saw growth in membership, checking accounts and digital products. We continued our very successful campaign where we help members save money by refinancing their loans, earning rewards on our Visa credit cards, and protecting their loans with our protection products. This campaign saved our members over \$3.2 million for 2017! Since starting the program in 2011, we have saved members over \$24.3 million! ECU was here for our members and is thriving!

ECU's success is evident by our financial results for 2017. ECU earned almost \$3.9 million in net income; and total assets are nearly \$260 million. This net income strengthens our capital position – our capital ratio was over 17.5% at year-end, putting ECU at the top of peer comparisons! Our staff and Board of Directors are committed to providing a well-capitalized institution for our members.

Because of our strong financial position, your Board of Directors authorized a loyalty bonus of \$600,000 that was paid out to qualified members whose activity with ECU in 2017 contributed to our success! This bonus was paid out on February 14th so review your statement to see how much was paid back to you. In addition to this \$600,000 bonus, we are donating a total of \$50,000 to local charities in 2018. 2018 will see ECU building a new branch by the current Baseline Road branch. This branch will replace the current office that will be converted to an administrative center. ECU cares about making you and our communities prosper!

Credit unions are unique – your membership makes you an owner! We are excited about the future, and we are well-positioned for growth and success. We remain a safe and secure financial institution, we are committed to improving our member/owners financial lives, and we sincerely appreciate your business.

Connie L. Busby
Chairperson of the Board

Libby Calderone
CEO/President

STAFF PROMOTIONS

Earthmover CU congratulates Doug Williams and Janel Cabadas on their recent promotions to Vice Presidents. Both have proven remarkable dedication to Earthmover CU and its mission.

Doug has an extensive background in the area of financial services including about 10 years with Earthmover Credit Union serving as the Director of Sales and Service. He has held positions in the areas of mortgage lending, business lending, and retail management. He received his secondary education from Aurora University where he earned a Bachelor's of Science degree in Business Administration and later an MBA with a concentration in Accounting. He will now oversee Sales, Service and Strategy as Vice President of Sales, Service, & Strategy.

Janel has worked in the financial industry for most of her career including 10 years with Earthmover Credit Union as the Director of Marketing & Business Development. She has held positions in the areas of business development and marketing. She received a Bachelor's of Art degree in Communication with a minor in Spanish, English and Psychology from Aurora University. Janel will oversee Marketing, Business Development and Corporate Development as the VP of Marketing & Business Development.



Doug Williams
Vice President of
Sales, Service &
Strategy

Janel Cabadas
Vice President
of Marketing &
Business



SAVING AND GIVING



The savings continue! Earthmover is committed to the vision to change people's lives to make our community

prosper! One way we are doing that is by helping our community.

This newsletter we would like to highlight another amazing story of changing someone's life by our North Aurora Assistant Branch Manager, Corina Rivera (pictured above).

Corina had a member reach out to see about refinancing an RV loan with the credit union. The member was approved, and he was able to save over \$33,000 in loan interest just by refinancing with ECU! Helping people is what we strive for!

We love sharing awesome stories like this, come see if we can share your story next.

PRIVACY NOTICE

For your reference, Earthmover Credit Union will never contact you in any form requesting your personal or account information. If you ever receive a request for your account and/or personal information, please disregard the request and do not submit any of your information. If you believe you have submitted your information to a scammer, please contact us immediately at **630.844.4950, option 0.**

MORE SAVINGS. MORE POSSIBILITIES

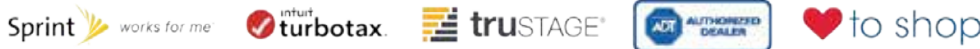


Saving on the products and services you need and use every day is easy with Love My Credit Union Rewards. As a member of Earthmover Credit Union you can get discounts and rewards that include:

- ♥ A **\$100 cash reward** with every new line activated with **Sprint®!** Current customers will receive a **\$50 cash reward** for every line transferred into Sprint® Credit Union Member Cash Rewards. Plus, get a **\$50 loyalty cash reward** every year for every line.* And there's more! Members are eligible for **25% off accessories.**
- ♥ **Up to \$15 off TurboTax®** federal products!
- ♥ An **exclusive smoke communicator** and a **\$100 gift card** with a new **ADT®** monitored home security system. You must call 844.703.0123 to receive this special offer through the Love My Credit Union Rewards Program.
- ♥ Trusted protection at **true savings** with the **TruStage® Auto & Home Insurance Program.**
- ♥ **Cash back** at over 1,500 online retailers with **Love to Shop.**

Sign up now and join the credit union members who have saved nearly \$2 billion in discounts. Visit www.earthmovercu.com or LoveMyCreditUnion.org today!

***Activation Fee:** Up to \$30/line. Credit approval required. **Cash Reward Program Offer:** Offer ends 12/31/2018. Available for eligible credit union members & member employees (ongoing verification). Tax identification number or business social security number required to establish business account. Receive a \$100 cash reward for each new smartphone line registered within 30 days of activation &/or a \$50 cash reward for each smartphone line transferred to program. New lines require activation at point of sale. Max. 15 lines. Sprint account must remain active and in good standing for 31 days and at the time of processing to receive cash reward. Excludes MBB devices, tablets, Spring Phone Connect, upgrades, replacements & ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile & Assurance.) **\$50 Loyalty Cash Reward:** Members can earn a \$50 cash reward annually when Sprint account remains active and in good standing for 1 yr. Max. 15 lines Account must be in good standing and active at the time of processing. **Cash Reward:** Cash Reward issued by CU Solutions Group. Allow 6-8 weeks for Cash Reward to be deposited to your Credit Union account. If the Cash Reward does not appear after 8 weeks, visit lovemycreditunion.org/sprintrewards & click on "Cash Rewards Tracker." **Other Terms:** Offers/coverage not available everywhere or for all phones/networks. **May not be combinable with other offers. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice.** Restrictions apply ©2018 Spring All rights reserved Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.



SAVE MONEY WHILE EARNING CHANCES TO WIN CASH PRIZES!

Earthmover Credit Union wants to reward our members for saving more of their hard-earned money, and we can't think of a better way than with more cash. When you participate in Save to Win certificate of deposit, every time you make a savings deposit of just \$25, you'll be entered in the monthly and quarterly prize drawings – and best of all, **it's free!** Congratulations to Julio, Charlene, Noel, Maria & Emilio for winning just for saving!



Julio



Charlene



Maria



Emilio

(NO PICTURE AVAILABLE FOR NOEL)

CHARITY CORNER

Earthgivers 2018 is off to a GREAT start!

To start the year, the Earthmover charity committee, Earthgivers, raised \$2,447.36 for the family of Nicole Rockett, 33 from Minooka who passed away suddenly from an unknown health issue. We sold Fannie May chocolate bars to help offset costs. In the month of April, we will be selling popcorn from The Popcorn Store. Visit any ECU location to purchase yummy popcorn!

Coming up...

May 18th we will be holding a blood drive with Heartland Blood Center at our Yorkville location. We will also be hosting a drive-thru 5 B's BBQ fundraiser at our Yorkville location on Wednesday, May 30th. You can buy tickets at any ECU location or at the event. Hope to see you there! For more details about all our charity efforts visit Earthgivers' Charity Corner on earthmovercu.com.

UPCOMING EVENTS

EL DIA DE LOS NIÑOS (DAY OF THE CHILDREN)

April 28th, 2018 1pm-5pm at the Vaughan Athletic Center

HOLIDAY CLOSINGS

Memorial Day
May 28, 2018

Independence Day
July 4, 2018

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2195 Baseline Road
Oswego, IL 60543

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AURORA OFFICE
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Aurora, IL 60505

N. AURORA OFFICE
1037 W. Orchard Road
N. Aurora, IL 60542

YORKVILLE OFFICE
1008 N. Bridge Street
Yorkville, IL 60560

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

ONCE A MEMBER,
ALWAYS A MEMBER

