



Make Your Money Work for You in 2026

Now is a great time to take control of your finances—and your credit union is here to help.

Focus on Your Loans

Review your current loans to see if you can:

- Lower your rate
- Reduce monthly payments
- Consolidate debt into one easy payment

Even a small rate change can save you money over time.

Build a Safety Net

Start with a small emergency fund. Setting aside even a little each month can help cover unexpected expenses.

Avoid Unnecessary Fees

Use surcharge-free ATMs and digital banking tools to save money and stay on track.

Protect Your Account

Watch for scams. Never share personal or account information, and contact us if something seems suspicious.

We're here to help!

Visit us or learn more online: www.cnicecu.net | www.icecu.net



FEE TYPE	CURRENT FEE	JUNE 1 FEE
ATM Fee Refund Limit	Up to \$30/month	Up to \$20/month
ATM/Debit/Credit Card Replacement	\$15.00	*See Overnight Rush Charge below
Cashier's Check	\$7.00	\$10.00
Check Cashing (Non-Member)	\$7.00	\$10.00
Check Copy	\$3.00	\$5.00
Debit Card Rush Delivery	\$40.00 <small>Plus Card Cost</small>	\$60.00 <small>Plus Card Cost</small>
Dormant Account	\$10 <small>(after 12 mo.)</small>	\$10 <small>(after 9 mo.)</small>
NSF Fee	\$25.00	\$30.00 <small>+ limits</small>
Wire Transfer (Outgoing)	\$30.00	\$30.00 <small>(no change)</small>

★★ For full details, visit: ★★
www.cnicecu.net | www.icecu.net



CN/IC Employees Credit Union Celebrates 250 Years of American Independence with a Legacy of Financial Freedom

— As the nation prepares to commemorate the 250th anniversary of American independence in 2026, our credit union is reflecting on its own legacy of empowering individuals through financial stability and community-driven service.

For 250 years, Americans have pursued freedom. For 93 years, we've helped our members achieve financial freedom.

Founded in the depths of the Great Depression, CN/IC Employees Credit Union traces its origins back to November 15, 1932, when a small group of Illinois Central Railroad employees gathered in Memphis with a representative from the National Credit Union Extension Bureau. At a time when traditional banking institutions were failing and access to credit was scarce, the group saw an opportunity to create something different—an institution owned by and designed to serve working people. That evening, after thoughtful discussion about the benefits and possibilities, a vote was taken. The result marked the official birth of the Illinois Central Credit Union of Memphis, Tennessee.

With humble beginnings, the credit union's first funds totaled just \$25. The treasurer was tasked with purchasing a small locked steel box—affectionately remembered today as the “shoebox”—to safeguard the money. Loans were modest, capped at \$5 each, but they provided critical support to railroad employees during uncertain times.

Despite the challenges of the 1933 banking crisis, the credit union not only survived but thrived. It soon paid its first dividends to its member-owners, reinforcing the cooperative model that would define its future. By 1943,

the organization had grown enough to open its first physical office in a small room at Grand Central Station on Main Street in Memphis. Operating just three days a week—from noon until 5 p.m.—the credit union steadily expanded its reach and services. Over the decades, the institution evolved alongside the railroad industry and its workforce.

In September 2011, it adopted the name CN/IC Employees Credit Union to reflect its connection to the modern CN Railroad while continuing to honor the Illinois Central employees who laid its foundation. Today, it stands as the second oldest surviving credit union in the state of Tennessee.

Now serving more than 1,200 members, the credit union operates five days a week with a dedicated team of four employees and seven volunteer directors drawn from its membership.

While its operations have grown, its mission remains unchanged: to serve as a trusted financial partner for its members. That mission is especially meaningful as the country reflects on its 250-year journey. “Independence has always meant more than political freedom—it’s about opportunity, security, and the ability to build a better future,” the credit union noted. “That’s what financial freedom represents for our members.” Looking ahead, CN/IC Employees Credit Union continues to focus on its vision of being a lifelong financial partner. Through personalized service, strong governance, and a deep commitment to member needs, the organization aims to carry forward the same cooperative spirit that inspired its founders nearly a century ago.

As America celebrates 250 years of independence, CN/IC Employees Credit Union stands as a testament to the enduring power of community, resilience, and the pursuit of financial freedom for all.



PREMIUM CERTIFICATE SPECIAL

36-MONTH TERM

4.10% APY

Minimum Deposit	\$50,000
Maximum Deposit	\$200,000
Term	36 Months
Availability	60 Days Only Promotion Ends 8/31/26**

Lock in a strong, guaranteed return with this exclusive high-balance certificate designed for stability and long-term growth.

Early Withdrawal Penalty: ½ of dividends earned at the time of withdrawal

901-332-2686 or info@cnicecu.net

Visit Us Today to Secure Your Rate

*APY = Annual Percentage Yield. Terms and conditions apply.

**All promotions are subject to change or cancellation at any time without prior notice.

Shared Branching Available for Your Convenience

Our credit union participates in Shared Branching to better serve members who live out of the area, are unable to visit during regular hours, or simply find it inconvenient to travel to our location.

Download the CO-OP Locator App on your phone and enter your city or ZIP code to find the nearest Shared Branch. At these locations, you can complete most transactions just like you would at our branch. Please note: Opening or closing memberships, certificate transactions and loan applications must be handled directly through our home office located at 2005 Nonconah Blvd., Memphis, TN.

With over 5,000 Shared Branch locations and 30,000+ surcharge-free ATMs nationwide, your credit union is always within reach. <https://co-opcreditunions.org/locator>



A's for Grades
Your hard work. Our reward.

EARN \$10 FOR EVERY "A" ON YOUR SEMESTER REPORT CARD!
UP TO \$50 PER STUDENT!

KINDERGARTEN – 12TH GRADE

- SEMESTER YEAR END is coming up! May 2026
- PRESENT A COPY OF YOUR CURRENT REPORT CARD no later than June 30, 2026
- MUST BE A current member OF THE CREDIT UNION TO QUALIFY
- MAXIMUM AMOUNT PER STUDENT IS \$50

Good grades today. Brighter future tomorrow.
Thank you for being a valued member!

Program applies to semester average report cards only. | One reward per student. | Details available at the credit union.

— The Credit Union —
WILL BE CLOSED
MONDAY, MAY 25, 2026
— or —
MEMORIAL DAY
THANK YOU TO ALL WHO SERVED AND SACRIFICED.

Journey to Your Financial Independence with CN/IC Employees Credit Union

