HOLIDAY CLOSINGS

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Labor Day
Monday, September 7, 2026

Thanksgiving
Thursday, November 26 and Friday, November 27, 2026

Christmas
Thursday, December 24 and Friday, December 25, 2026

New Year's Eve
Thursday, December 31, 2026

New Year's Day
Friday, January 1, 2027

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Plan Ahead
Online banking, mobile banking, shared branches and debit cards may still help while the office is closed. Please plan ahead for cash needs, transfers, loan payments and documents that require staff assistance.

901-332-2686

CN/IC Employees Credit Union
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*Offer valid for the first 25 qualifying collateral loans funded in July and the first 25 qualifying loans funded in August. Promotion applies to eligible collateral loans only. Qualified borrowers may receive 2.50% off their approved Annual Percentage Rate (APR). Minimum credit score to qualify is 661. Loan terms available up to 60 months. Actual rate, term, and approval are based on creditworthiness, collateral, loan amount and underwriting requirements. Offer subject to credit approval and membership eligibility. Limited time offer. Offer cannot be combined with other discounts or promotions. Existing loans with this credit union are excluded. Rates and terms are subject to change without prior notice. Some restrictions apply.

CREDIT UNION
Where Members Come First!

Federally insured by NCUA.
Equal Opportunity Lender.

HELP US GROW STRONGER TOGETHER FOR THE NEXT 250 YEARS!

Invite your family and coworkers to experience the benefits of credit union membership.

One Referral*=$25.00
Ten Referrals*=$250.00
***See Website for Full Details**

NEW TRUMP ACCOUNTS FOR CHILDREN

This month we are sharing simple, member-friendly information about the new child investment accounts created under federal law.

Quick Take

Eligible children born January 1, 2025 through December 31, 2028 may qualify for a $1,000 federal starter deposit after an account election is made.

Educational information only. Please review official IRS/Treasury guidance or speak with a tax professional before making decision.

Visit IRS.gov or TrumpAccounts.gov and complete Form 4547.

Trump Accounts for Children: A Simple Guide for Families

Information current as of July 2, 2026

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What is it?

A Trump Account, also called a 530A account, is a new tax-advantaged investment account for a child who is a U.S. citizen and has a Social Security number.

The account belongs to the child. A parent, legal guardian or other authorized family member helps open and manage it while the child is young.

It is not a regular savings account. Money is invested in low-cost U.S. stock index funds, so the balance can rise and fall with the market.

Who may receive $1,000?

Children born after December 31, 2024 and before January 1, 2029 may qualify for the $1,000 federal pilot contribution if they are U.S. citizens, have a Social Security number, and the required election is made. Older children under 18 may be able to have an account, but they generally do not receive that federal starter deposit.

Download our App Today!

How families start

The official election may be made with IRS Form 4547 or through the official Trump Accounts website/app. The Treasury Department or its agent then sends activation information to the person who made the election.

Federal guidance says contributions cannot be made before July 4, 2026.

Family, friends and others may contribute. During the child's growth period, most private and employer contributions are limited to a combined $5,000 per year. Employer contributions have their own rules and may be limited to $2,500 per employee.

> **Simple reminder**
>
> Free starter money can be helpful, but extra deposits should still fit your family's full savings plan.

Download the Shared Branch/ATM Locater App Today!
https://co-opcreditunions.org/locator/

When can money come out?

Before January 1 of the year the child turns 18, withdrawals are generally not allowed except for limited situations such as a rollover, excess contribution correction, ABLE rollover or death of the beneficiary.

After that growth period, the account is generally treated like a traditional IRA. Withdrawals may be taxable, and some early withdrawals may have an extra 10% tax unless an exception applies, such as certain education costs or a first home purchase.

Questions to ask first

- Is my child eligible for the federal starter deposit?
- Am I comfortable with stock market ups and downs?
- Would a 529 plan, regular savings account or other option better fit my goal?
- Who will keep account records and update the responsible party if family circumstances change?

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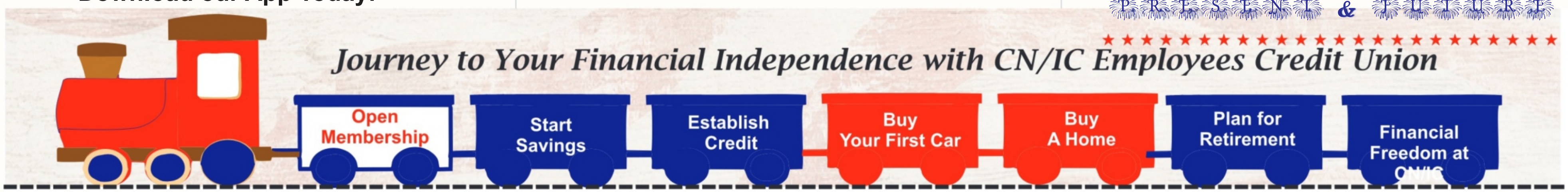
"At CN/IC Employees Credit Union, we believe our greatest strength is our members. Thank you for allowing us to serve you, support your goals, and be part of your financial journey."

~Sandra Griffis, Manager

250 YEARS STRONG
CELEBRATING
AMERICA'S PAST
PRESENT & FUTURE

★ ★



Sources: IRS Notice 2025-68 and trumpaccounts.gov. This newsletter is for general education and is not tax, legal or investment advice.