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

*If someone you refer to the credit union opens and uses their account (loan, draft, or savings) within the first 60 days of membership, you will receive a $25.00 Referral Fee.

To Qualify for Membership, the person must be related to you (the referring member) or be a current employee of CN Railroad, It's Affiliates or Tri State Truck Center.

Be sure the person you refer lets us know you sent them (or you can email us at info@icecu.net so we will be aware of the referral.

Promotion Expires 12/31/26

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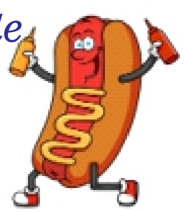
CLOSED JULY 3RD

Celebrate with us!

Serving Hotdogs, Popcorn, Lemonade & Birthday Cake

JUNE 29-JULY 2

11 a.m.-4 p.m.



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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.

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CELEBRATE AMERICA'S 250TH ANNIVERSARY WITH US

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As we celebrate 250 years of America, we're investing in the next 250 years of our Credit Union Family--and we want YOU to be part of it.

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Join the celebration! Inside this newsletter, you'll find details on our special "Help Us Grow Stronger Together for the Next 250 Years" referral promotion and how you can earn rewards while helping grow our credit union family plus other special events as we celebrate this milestone.

A Brief History of Credit Unions: Helping People for More Than a Century

As America celebrates its 250th Anniversary, it's also a great time to reflect on the history of an institution that has helped millions of Americans achieve financial success: the credit union. While credit unions haven't existed for all 250 years of our nation's history, they were created to address a need that has existed since America's founding—the need for fair, affordable financial services for everyday people.

Before Credit Unions

In the late 1700s and throughout much of the 1800s, banking services were often limited to wealthy individuals and business owners. Farmers, laborers, and working families frequently had difficulty obtaining loans or opening accounts. Many relied on local merchants, family members, or informal lending arrangements to meet their financial needs. As America grew, so did the demand for financial institutions that served ordinary citizens.

The Birth of the Credit Union Movement

The credit union movement began in Europe during the mid-1800s, where community members pooled their savings to help one another access affordable credit. The concept eventually made its way to North America, and in 1909, the first credit union in the United States—St. Mary's Cooperative Credit Association—was established in Manchester, New Hampshire. Its mission was simple: people helping people.

Credit Unions Spread Across America

During the early 1900s, credit unions began forming across the country in workplaces, churches, schools, and communities. Members pooled their money together, creating a financial cooperative owned and operated by the very people it served.

In 1934, Congress passed the Federal Credit Union Act, allowing credit unions to be chartered nationwide and helping the movement expand rapidly.

CN/IC Employees Credit Union (formerly Illinois Central Employees Credit Union) opened its doors in 1932-years before the Federal Credit Union Act.

Growing Through the Decades

Over the next several decades, credit unions continued to evolve:

- 1950s-1960s: Growth in membership and services
- 1970s: Introduction of share draft (checking) accounts
- 1980s: Expansion of lending and electronic services
- 1990s: ATM networks and debit cards become widespread
- 2000s: Online banking transforms member access
- 2010s-Present: Mobile banking, remote deposits, digital wallets, and instant account access

While technology changed dramatically, the credit union philosophy remained the same.

The Difference Today

Unlike banks, credit unions are not-for-profit financial cooperatives owned by their members. Earnings are returned through competitive rates, lower fees, and improved services.

Today, credit unions serve more than 140 million Americans and remain committed to strengthening the communities they call home.

Looking Ahead

From handwritten ledgers and passbooks to mobile apps and digital wallets, financial services have changed dramatically over the years. Yet the credit union movement continues to thrive because its purpose has never changed.

As we celebrate America's 250th Anniversary, we also celebrate the enduring spirit of cooperation, service, and community that credit unions represent.

For more than a century, credit unions have helped people build stronger financial futures—and together, we'll continue helping people for generations to come.

Credit Union Timeline

1776 – America declares independence
1909 – First U.S. credit union established in New Hampshire
1932 - Illinois Central Employees Credit Union established in Memphis, Tennessee
1934 – Federal Credit Union Act signed into law
1970 – National Credit Union Administration (NCUA) created
1980s – ATM and electronic services expand
1990s – Debit cards become common
2000s – Online banking becomes mainstream
2010s – Mobile banking and remote deposits emerge
2026 – America celebrates 250 years and credit unions continue their mission of "People Helping People."

★ ★

250 YEARS STRONG
CELEBRATING
AMERICA'S PAST
PRESENT & FUTURE

★ ★

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