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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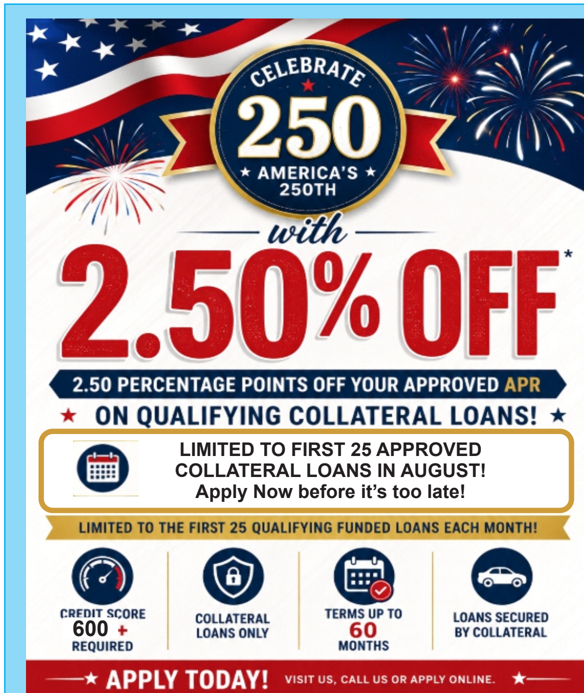
Plan Ahead

Online banking, mobile banking 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



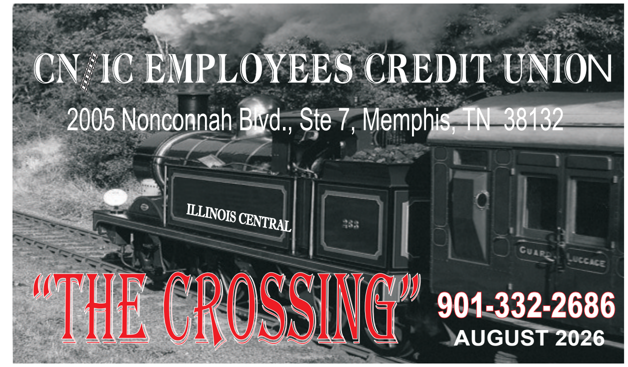
www.cnicecu.net 901-332-2686

*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 600. Loan terms available up to 72 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.

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency



FRAUD PROTECTION FOR OUR MEMBERS

Scammers move fast. The safest move is to slow down, verify the request, and call us before sharing information or sending money.

> ### Quick Take
>
> We will never ask for your online banking password, full card number, PIN, or one-time security code by email, text, or an unexpected phone call.

Unsure? Hang up and call 901-332-2686 - a number you know is ours.

901-332-2686 or info@cnicecu.net

PROTECT YOUR VISA CARD
WITH SECURLOCK EQUIP

Security and Control at Your Fingertips

Put greater control of your CN/IC ECU VISA credit card right at your fingertips with SecurLOCK Equip. The free mobile app lets you receive real-time transaction alerts, turn your card on or off, set spending limits, and control where and how it may be used. Misplaced your card? Turn it off while you look, then turn it back on when you find it. Scan the QR code with your phone's camera, select the Apple App Store or Google Play, download the app, and register your card today.

FOR THE CNI/IC ECU VISA CREDIT CARD ONLY

SCAN TO DOWNLOAD
SecurLOCK Equip

Open your phone's camera
and point it at the QR code.

Choose the Apple App Store or Google Play.

Member tip

Account alerts can help you spot unusual card use, transfers, and withdrawals sooner.

Questions? Call CN/IC Employees Credit Union
901-332-2686 | icecu.net

Available for participating CN/IC ECU VISA credit cards. App features may vary.

Fraud Protection: Simple Steps to Protect Your Money

Slow down first

Fraud usually begins with pressure. A scammer may pretend to be from the government, a business, a family member, or even your financial institution.

They may say there is an emergency, a problem with your account, a prize to claim, or a special deal that will disappear unless you act now.

That urgency is the warning sign. Pause before you click, pay, scan a QR code, or share private information.

Red flags to watch

~Payment by gift card, wire, crypto or payment app
~Requests for passwords, PINs or login codes
~Links in unexpected texts or emails
~A caller asking you to move money to keep it safe.

Verify before you trust

If a message claims to be from CN/IC Employees Credit Union, do not use the phone number or link in that message. Contact us using a number you already know, or type our website address yourself.

We will never contact you out of the blue to ask for your online banking password, full account number, PIN, debit card number, or one-time security code.

Use strong, unique passwords for online accounts. Turn on multi-factor authentication when available, and keep your phone, apps, browser, and antivirus protection up to date.

If something feels wrong

Call us right away. If you believe your account, debit card, checks, online banking, VISA credit card, or personal information may be at risk. Fast reporting can limit damage and help us guide your next steps.

If you clicked a suspicious link, change passwords from a trusted device. If you sent money or shared card information, contact the financial institution or card issuer immediately.

For identity theft, consider a fraud alert or credit freeze with the three major credit bureaus. Report scams to the FTC at ReportFraud.ftc.gov or identity theft at IdentityTheft.gov.

Simple rule

When in doubt, stop the conversation and contact the real organization yourself. A real employee will understand why you are being careful!