



Start a Thanksgiving Gratitude Jar

Give everyone a slip of paper and invite them to write down one thing they're grateful for—big or small. Fold the notes and place them in a jar or bowl. After dinner, take turns reading them aloud and guessing who wrote each one.I

t's an easy tradition for all ages, and it can bring a few laughs, spark good stories, and remind everyone what they value about the year. Save the notes and add to the jar next Thanksgiving to look back on the moments that mattered.





Thankful for Our Members, Grateful for Our Community

Thanksgiving reminds us to pause and appreciate the people who make a difference in our lives. At CN/IC Employees Credit Union, we are especially thankful for you—our members.

The spirit of Thanksgiving fits naturally with the credit union philosophy of "people helping people." As a member-owned financial cooperative, we share a common purpose: helping one another build a stronger financial future. Every member is part of that story.

Whether you are saving for something special, purchasing a vehicle, or managing everyday expenses, we appreciate the opportunity to serve you. Your membership, your referrals, and the trust you place in us help our credit union community grow.

As the holiday season begins, remember that meaningful celebrations do not have to come with a large price tag. Sharing a meal, calling a loved one, or lending a helping hand can create memories that last far longer than any purchase.

From the Board of Directors and staff of CN/IC Employees Credit Union, thank you for being part of our credit union family. We wish you and your loved ones a happy Thanksgiving filled with warmth, laughter, and reasons to be grateful.

Share the Benefits of Credit Union Membership—and Earn $25

Your family can enjoy the benefits of credit union membership, too. Invite an eligible family member to join and discover a more personal way to bank.

There's a little extra in it for you: when your family member joins and uses at least two credit union services by December 31, 2026, you'll receive a $25 referral reward.

Think of a family member who could benefit from becoming a member, then encourage them to learn more and mention your referral when they join. It's a simple way to help your family make the most of credit union membership—and earn a thank-you for spreading the word.

Ask us for eligibility and program details, including which services qualify.

MEMBER REFERRAL REWARD

Share the benefits

$25

FOR A QUALIFYING REFERRAL

Introduce someone to your Credit Union and earn a $25.00 referral fee.

1. Refer a new member. Program runs through December 31, 2026.

2. They must use two services within 1st 60 days of opening their account: Share, Certificate, Loan, IRA, or Draft Account.

3. You receive $25 once requirements met.

Make sure they tell us you referred them! Invite your co-workers at CN Railroad, Tri State Truck Ctr, Amtrak-Memphis PLUS your relatives.

TECH NEWS

TECH NEWS: An Easier Way to Sign In

Tired of remembering passwords? Some websites and apps offer passkeys, which let you sign in using your fingerprint, facial recognition, or your device's PIN.

Passkeys also help protect against fake login pages designed to steal passwords.

CN/IC Employees Credit Union's Mobile App also offers facial recognition to make logging into your accounts easier! On a compatible device, you can enable this convenient feature through the app's login or security settings.

Whether you're checking your balance or keeping track of transactions, easier access puts your accounts at your fingertips.



HOLIDAY CLOSINGS

Thanksgiving

Thursday, November 26 and Friday, November 27, 2026

Christmas

Thursday, December 24 and Friday, December 25.

Plan Ahead

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

A Little Thanksgiving History—and a Recipe for the Table

Thanksgiving is a time to gather, share a meal, and reflect on what we're grateful for. The holiday's history is also a reminder that traditions can change over time. The 1621 harvest gathering at Plymouth is often described as the "first Thanksgiving," but harvest celebrations were already part of many Indigenous cultures, and the gathering itself was not the start of today's national holiday. In 1863, during the Civil War, President Abraham Lincoln proclaimed a national day of Thanksgiving to be observed in November.

Whatever your traditions look like, food often brings people together. These roasted vegetables make an easy, colorful side dish—and they're simple to adapt with what you have on hand.

Maple-Roasted Autumn Vegetables

Ingredients

- 1 large sweet potato, peeled and cut into 1- inch cubes-
- 2 carrots, sliced
- 1 red onion, cut into wedges
- 2 tablespoons olive oil
- 1 tablespoon maple syrup
- ½ teaspoon dried thyme-
- Salt and black pepper, to taste

Directions

1. Heat the oven to 425°F.
2. Toss the vegetables with olive oil, maple syrup, thyme, salt, and pepper.
3. Spread them in a single layer on a baking sheet.
4. Roast for 25–35 minutes, turning once, until tender and browned at the edges.

Serve warm alongside your holiday favorites. Wishing you a Thanksgiving filled with good food, good company, and moments to be thankful for.