

APCU QUARTERLY



AURORA POLICEMEN
CREDIT UNION
People Helping People Since 1941.

Save the Date: APCU's 85th Annual Meeting!

Mark your calendars for a day of connection, celebration, and community! We're thrilled to invite you and your family to our 85th Annual Meeting at the beautiful **Open Range** at Bliss Creek Golf Course in Sugar Grove.

Join us for a delicious brunch, refreshing drinks, and plenty of good company as we celebrate another year of financial wellness together. We'll also hold our annual board meeting, and there will be door prizes to make the day even more exciting! Don't worry—there's plenty of fun for everyone, so bring the kids along!

Stay tuned for more details on timing, activities, and surprises we have in store. This is one gathering you won't want to miss—let's make it a day to remember!

Sunday February 22nd, 2026 @ 11:30 AM

Start the Year Strong

The beginning of the year is a natural time to pause and reset. Financial wellness isn't about big changes or perfect plans. It's about small, steady steps that create confidence over time. A few intentional check-ins now can help set the tone for the months ahead.

Your Q1 Financial Reset

Take a clear look.

Spend a few minutes reviewing your account balances and recent transactions. Awareness is the first step toward control.

Choose one simple goal.

Focus on one realistic priority this quarter, whether it's adding to savings, paying down a balance, or checking your accounts weekly. Small goals are easier to keep.

Build consistency.

Automatic transfers, alerts, and mobile banking tools help turn good intentions into habits that last.

A Wellness Reminder.

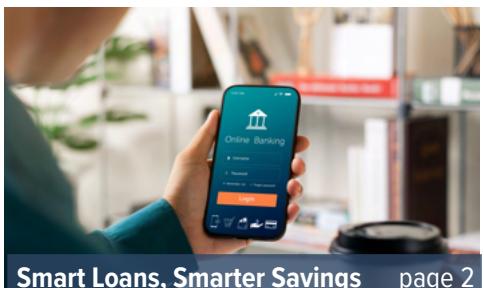
Financial wellness should support your life, not add stress. Keep it simple, go at your own pace, and know that APCU is here to support you every step of the way.

January - March 2026

EXPLORE

BUILD
GOOD
HABITS,

Build Healthy Money Habits page 2



Smart Loans, Smarter Savings page 2

Sgt. Penny Saver's Tip page 2

Protect Your Account page 2

MemberPerks page 3

Quick Wins Corner page 3

Holiday Closures & Events page 4

WE
ARE
HERE
TO HELP

Here When You Need Us page 4

Smart Loans, Smarter Savings at APCU

Looking to make your money work harder? At APCU, our loans are designed to help you save more and stress less. Whether you're thinking about **refinancing your current loan** or taking out a **new loan** for a car, home, or personal project, we offer **competitive rates** and flexible terms that keep more money in your pocket.

Refinancing with us could lower your monthly payment, reduce interest over time, or help you pay off debt faster. And when you choose a loan through APCU, you're not just getting money—you're getting support from a credit union that puts members first.

Stop paying more than you need to. **Check your savings potential** today and see how **APCU** can help you reach your financial goals faster!

Auto Loans

Rates start as low as 5.00%*

Unsecured Loans

Rates start as low as 7.00%*

Credit Cards

Rates start as low as 8.50%*

Shared Secured

Rates start as low as 2.50%*

LOC (Line of Credit)

Rates start as low as 9.99%*

Recreational Loans

Rates start as low as 5.75%*

Sgt. Penny Saver's Wellness Tip

Consistency Beats Perfection

Saving money doesn't have to be complicated to be effective. One of the healthiest financial habits you can build is consistency. It's not about how much you save at once, it's about saving regularly.

Setting up automatic transfers to your savings account removes the pressure of having to remember or decide each time. Even small, routine deposits can add up over time and help create a sense of progress and control.

Sgt. Penny Saver's reminder for this quarter: start where you are and keep it simple. When saving becomes part of your routine, it stops feeling like a chore and starts feeling like a win.



Scam Awareness = Financial Health

Protect What You're Building

Protecting your finances is an important part of financial wellness. Scams often create urgency to rush decisions, but taking a moment to pause can help keep your accounts safe.

APCU will never ask for your PIN or full account number. If a call, text, or email pressures you to act immediately, slow down and verify the message before responding.

When something doesn't feel right, contact APCU directly using a trusted phone number or website. Staying alert and informed helps protect the progress you've worked hard to build.

Protect Your Account

KEEP INFORMATION PRIVATE: Never share your PIN, online banking password, or full account number with anyone.

PAUSE BEFORE YOU RESPOND: Urgent calls, texts, or emails are a common scam tactic. Take a moment before acting.

USE ALERTS TO STAY AWARE: Account alerts help you spot unusual activity quickly and add peace of mind.

CONTACT APCU DIRECTLY WHEN UNSURE: If something doesn't feel right, reach out using a trusted phone number or website.

Save with MemberPerks!

Free registration at workingadvantage.com using code **APCUPERKS**.

Enjoy exclusive discounts on travel, shopping, and entertainment—just for APCU members!

SCAN ME



Save Without Thinking

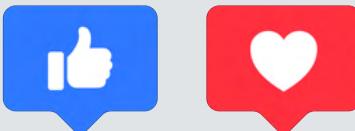
Set up a \$10 auto-transfer to your savings on payday. In just a month, you'll barely notice it—and your future self will thank you!



Stay Connected

Like & Follow Us!

Don't miss a tip, trick, or update! Follow APCU on Facebook and be the first to see ways to make your money work smarter, not harder.



@APCU4U

Did You Know?

Money Myth Busted

Skipping your daily coffee for a month could save around \$90!

Small habits can make a surprisingly big impact on your wallet.

MYTHS

FACTS 



2026 Annual Meeting

Sunday February 22nd, 2026

Open Range Grill (Bliss Creek Golf Course)
1 Golf View Road
Sugar Grove, IL 60554

Brunch and drinks

RSVP's to come!

Save Your Day with the Simple Way to Pay!

Three easy steps to make it happen:

- Open the wallet app on your mobile device
- Add your CUMONEY Visa card to your mobile wallet
- Use your mobile device to pay with just a tap

The power to keep moving forward is in your hand.

Accepted everywhere you see the Contactless Symbol

Ask us about all you can do with CUMONEY Visa reloadable prepaid cards and mobile wallets!



We're Part of Your Plan: Here When You Need Us

Financial wellness looks different for everyone. Some goals are big and long-term. Others are small, practical, and right in front of you.

Wherever you are on your journey this year, you don't have to figure it out alone. Whether you're building savings, managing everyday expenses, or planning for what's next, APCU is here to support you every step of the way.

Your goals. Your pace. Your credit union.

— Your APCU Team



Events & Holiday Closures

NEW YEAR'S DAY
Thursday, Jan. 1

CLOSED

MLK JR. DAY
Monday, Jan. 19

CLOSED

PRESIDENT'S DAY
Monday, Feb. 16

CLOSED

ANNUAL MEETING
Sunday, Feb. 22

TIME
TBD

A SPECIAL THANKS TO OUR BOARD MEMBERS

David Voirin, Chairperson
Dan Hoffman, Vice-Chairperson
James Brown, Treasurer
Alex Fabrie, Secretary
Stacey Peterson
Kim Groom
Nick Coronado
Dave Summer
Jordan Hilton
Jennifer DuSell, President/CEO

1200 E Indian Trail
Aurora, IL 60505
Phone: 630.499.5690
Fax: 630.499.5698

Equal Housing Opportunity

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT

 **AMERICAN SHARE INSURANCE**
By members' choice, this institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money.