

APCU QUARTERLY



AURORA POLICEMEN
CREDIT UNION
People Helping People Since 1941.

Summer Savings Are Heating Up at APCU!

July Auto Refinance Special

Save More Every Month!

For the entire month of July, refinance your vehicle loan from another financial institution to APCU and receive:

- 1% lower than your current interest rate
- Rates as low as 3.5% APR* (floor rate)
- Lower monthly payments
- Local, personalized service

Offer valid July 1 through July 31.

*APR = Annual Percentage Rate. Rate based on creditworthiness and underwriting approval. Existing APCU loans are not eligible. Rate will be 1.00% below your current qualifying rate, with a minimum rate of 3.75% APR. Other restrictions may apply. Offer expires July 31.

Become a Member & You Could Win!

Open an APCU Membership and Be Entered to Win a \$250 Visa Gift Card

New members who open a qualifying Share Savings Account during the promotional period will automatically be entered into our drawing for a \$250 Visa Gift Card!*

Why join APCU?

- Competitive loan rates
- Personalized hometown service
- Mobile & Online Banking
- Savings, Checking & Loans
- Member-first philosophy

One lucky new member will take home the prize!

*Membership account must remain open for a minimum of 24 months. If closed before 24 months, the \$25 membership fee will be forfeited. Promotion subject to official drawing rules.

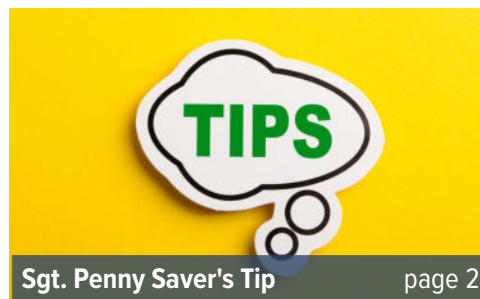
July - September 2026

EXPLORE



APCU Visa Credit Card

page 2



Sgt. Penny Saver's Tip

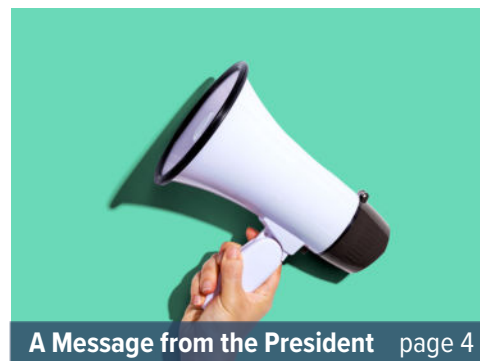
page 2

Financial Tip of the Quarter page 2

MemberPerks page 3

Specials Corner page 3

Holiday Closures & Events page 4



A Message from the President page 4

APCU Visa® Credit Card

More Purchasing Power. More Rewards.

Whether you're filling up the gas tank, shopping online, or planning your next getaway, the APCU Visa® Credit Card is designed to give you the flexibility you need and the rewards you deserve.

Why Choose an APCU Visa Credit Card?

- Competitive interest rates
- Accepted worldwide wherever Visa is accepted
- Convenient contactless payments
- Fraud monitoring for added peace of mind
- Manage your account with Online and Mobile Banking

Earn Rewards with ScoreCard® Rewards

- Every qualifying purchase can help you earn valuable ScoreCard Rewards points. Redeem your points for:
- Travel and vacation packages
- Merchandise from top brands
- Gift cards to popular retailers and restaurants
- Cash back and statement credits (where available)

The more you use your APCU Visa Credit Card for everyday purchases, the more opportunities you'll have to earn rewards.

Whether you're buying groceries, paying for gas, or booking your next vacation, your everyday spending can bring you one step closer to something rewarding.

Ready to earn while you spend? Contact APCU today to learn more about our Visa Credit Card and start enjoying the benefits of ScoreCard Rewards.

Sgt. Penny Saver's Tip

Start Small. Save Big!

Did you know that saving just \$5 a week adds up to \$260 in a year? Small savings can grow into something big over time!

Whether you're saving for a new bike, holiday gifts, a family vacation, or a rainy day, every dollar counts. Make saving a habit, and watch your money grow!

Sgt. Penny Saver says: "Every penny has a purpose. Save a little today for a brighter tomorrow!"

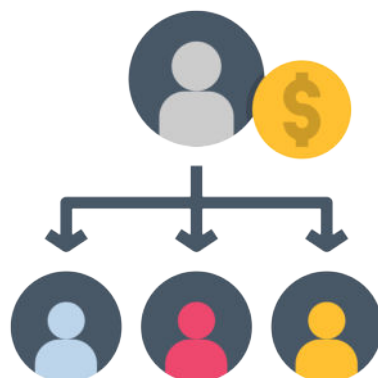


Financial Tip of the Quarter

Review Your Beneficiaries

Life changes, and your financial accounts should keep up. Take a few minutes to review the beneficiaries on your APCU accounts to ensure your wishes are current.

Need to make an update? Our team is happy to help!



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



July Refi

For the entire month of July, refinance your vehicle loan from another financial institution to APCU and receive 1% lower than your current interest rate.*



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

We Want You!

New members who open a qualifying Share Savings Account during the promotional period will automatically be entered into our drawing for a \$250 Visa Gift Card!*



A Gift Worth *Buzzing* About

CUMONEY® Visa® Gift Cards will keep your loved ones humming with excitement through their *celebrations*.

Ask Us About eGift or plastic CUMONEY Prepaid Gift Cards Today!

Worry-free gift, safer than cash

Easy-to-share, instant issue plastic or eGift card options

Conveniently track balances and purchases for free online

A Message from the President

Summer is a great time to reflect on your financial goals, and we're grateful that you've chosen Aurora Policemen Credit Union as your trusted financial partner. As a member-owned credit union, our focus has always been on providing personalized service, competitive products, and financial solutions that help our members succeed.

This July, we're excited to offer two special opportunities. If you have an auto loan with another financial institution, you may be able to lower your rate through our July Auto Refinance Special. We're also welcoming new members with the chance to win a \$250 Visa® Gift Card when they open a qualifying membership account during our promotional period.

Whether you're looking to save money, finance your next purchase, or plan for the future, our team is here to help you every step of the way. We encourage you to stop by, give us a call, or visit our website to learn more about these offers and all the benefits of APCU membership.

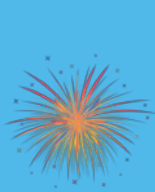
Thank you for your continued trust and support. We appreciate the opportunity to serve you and look forward to helping you achieve your financial goals throughout the rest of the year.

Wishing you a safe, enjoyable, and happy summer!

Sincerely,
Jennifer DuSell

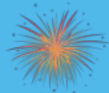


Events & Holiday Closures



4th of JULY
Friday, Jul. 3

CLOSED



LABOR DAY
Monday, Sept. 7

CLOSED



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.