

APCU QUARTERLY



AURORA POLICEMEN
CREDIT UNION
People Helping People Since 1941.

Give a Gift. Stick to Your Budget.

Make Holiday Shopping Simple with CUMONEY® Visa Gift Cards

The holidays are a time for giving, but that doesn't mean your budget has to get wrapped up in the chaos!

CUMONEY® Visa Gift Cards make holiday giving simple and convenient. Choose the amount you want to give, and let your recipient pick out something they'll truly enjoy.

Why Gift Cards Can Be a Smart Holiday Choice

- Set a specific amount for each person on your list
- Keep holiday spending organized
- Avoid last-minute impulse purchases
- Give friends and family the freedom to choose their own gift
- Take some of the guesswork out of holiday shopping

Holiday Budget Tips

Make a list. Set a limit. Stick to it.

Before you start shopping, decide how much you can comfortably spend overall. Divide that amount among everyone on your gift list and keep track as you go. A little planning now can help prevent a holiday spending hangover in January.

Oct-December 2026

EXPLORE



Shop Smart, Stay Safe

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Sgt. Penny Saver's Tip

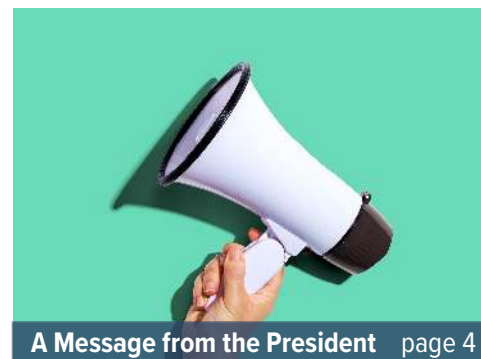
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Shop Smart. Stay Safe This Holiday Season.

The holidays bring more online shopping, package deliveries, and digital payments, making it especially important to stay alert for scams.

A few simple precautions can help protect your personal and financial information while you shop this season.

Watch Out for These Holiday Scams

Fake Shopping Websites

Be cautious of deals that seem too good to be true. Before entering your card information, make sure you're shopping with a retailer you know and trust.

Phishing Texts & Emails

Scammers may send messages pretending to be a retailer, delivery company, or financial institution. Avoid clicking unexpected links or providing personal information.

Package Delivery Scams

That "your package couldn't be delivered" text may not be legitimate. Instead of clicking the link, go directly to the delivery company's website to check your shipment.

Gift Card Scams

Never provide gift card numbers or PINs to someone you don't know. Be especially cautious if someone pressures you to purchase gift cards as a form of payment.

Remember: APCU will never contact you and ask you to provide sensitive account information through an unsolicited text or email.

Sgt. Penny Saver's Tip

Save, Spend & Give!

The holidays are a great time for kids to practice making smart choices with their money.

Try dividing holiday money into three categories:

SAVE 💰

Put some away for something you want in the future.

SPEND 🎁

Set aside an amount you can use for gifts or something special.

GIVE ❤️

Use a little to help someone else or support a cause you care about.

Sgt. Penny Saver says:

"Give every dollar a job before you spend it!"

Financial Tip of the Quarter

Give Your Finances a Year-End Checkup

Before ringing in 2027, take a few minutes to check in on your finances.

Review your budget and savings goals, look over recurring expenses, and make sure your contact information and beneficiaries are up to date. It's also a great time to think about what you want to accomplish financially in the new year.

Start with one simple question:

What is one financial goal I want to accomplish in 2027?

Even a small goal can give you a great place to start.

Save with MemberPerks!

Take advantage of savings on shopping, travel and entertainment throughout the holiday season and beyond.

Registration is **FREE!**

Visit Working Advantage and use company code APCUPERKS to get started.

SCAN ME



Holiday Gift Cards Are Here!

Festive Designs. Easy Gifting.

Pick up a festive holiday design and give your friends, family, teachers, coworkers, or someone special the freedom to choose exactly what they want.

Stop by APCU to get yours while supplies last!

Stay Connected

Don't miss whats happening!

Follow APCU on Facebook for financial tips, credit union news, upcoming specials, holiday reminders and more.



@APCU4U

Before You Ring in 2027..

A Quick Year-End Checklist

- ✓ Make sure your contact information is current
- ✓ Review your account beneficiaries
- ✓ Check your savings progress
- ✓ Set a financial goal for 2027
- ✓ Download or log in to APCU Mobile & Online Banking

A few minutes now can help you start the new year organized and ready!



Small Steps
Big Futures!



New Year. New Financial Goals.

Whether you're planning to save more, pay down debt, purchase a vehicle or simply build better financial habits, APCU is here to help you make 2027 count.



SAVE MORE



PURCHASE A VEHICLE



PAY DOWN DEBT



BUILD BETTER HABITS



2027

Plan
Save
Achieve
Repeat

BRIGHTER TOMORROWS

A STRONGER TOMORROW STARTS TODAY.

A Message from the President

As another year comes to a close, I want to take a moment to thank our members for continuing to choose Aurora Policemen Credit Union as your trusted financial partner.

Throughout 2026, we've remained focused on what matters most: providing personalized service, competitive financial products, and the tools and resources our members need to reach their financial goals. Whether you've been saving for the future, financing a vehicle, managing everyday expenses, or simply stopping in to see us, we're grateful for every opportunity to serve you.

As we head into the holiday season, we encourage you to enjoy this special time while keeping your financial goals in mind. A little planning today can make a meaningful difference as you prepare for the year ahead.

Looking toward 2027, our commitment to our members remains the same. We look forward to continuing to serve you, your families, and our community in the new year.

From all of us at APCU, thank you for your continued trust and membership. We wish you and your family a safe and happy holiday season and a prosperous New Year!

Sincerely,
Jennifer DuSell
President/CEO



Events & Holiday Closures

Columbus Day
Monday, Oct. 12th
CLOSED

Veteran's Day
Wednesday,
Nov. 11th
CLOSED

Thanksgiving
Thursday and
Friday, Nov.
26th and 27th
CLOSED

Christmas Eve
Thursday, Dec.
24th
**CLOSING
EARLY**

Christmas Day
Friday, Dec.
25th
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.