



Crane Credit Union

Fall 2024 Edition

# Member CONNECT

## Exciting Updates to our Card Lineup:

Cash Back Rewards, New Designs, and Tap to Pay!

At Crane Credit Union, we're always looking for ways to enhance your banking experience, and we've got some news that's sure to make our members happy. We're rolling out a series of upgrades across our entire card lineup, designed to bring you more value, convenience, and style. Whether you're a seasoned member or new to the CCU family, you'll want to take note of these exciting changes that are all about making your day-to-day spending smarter and smoother.

First up, we're introducing our Cash Back Rewards Card. With every tap or swipe, you'll earn cash back on purchases, putting money back in your pocket for the things you love. Highlights of this card include: ★ **1.5% Unlimited Cash Back\*** ★ **2.99% Introductory APR\*\*** ★ **No Annual Fee**

**CRANE CREDIT UNION**

Statement of Financial Condition  
as of 07/31/2024

Members.....	68,144
Total Loans.....	\$765,542,716
Total Shares.....	\$829,348,352
Total Assets...	\$1,029,870,793

Federally Insured by NCUA.

**NEW**

## Cash Back Rewards Visa

**1.5% Unlimited Cash Back\***  
**2.99% Introductory APR\*\***

For more information, scan QR code or see reverse side.

**You do you. We do the rest.**

## New Designs + Tap to Pay!

But that's not all! We're rolling out fresh, stylish designs for all of our debit and credit cards. Whether you're paying at the pump, grabbing groceries, or treating yourself to something special, your card will stand out with a sleek new look.

To make your shopping experience even smoother, we've upgraded all our cards with tap to pay technology. Now, you can enjoy fast, secure, and contactless payments—just tap your card and go!

We're committed to bringing you the best in convenience and value. If you haven't updated your card yet, now's the perfect time to take advantage of these fantastic features. Visit your nearest branch or head to our website to learn more and get started today!

See reverse side for additional Cash Back Rewards Card information.

# SAVE TO WIN®

A savings account with a twist!  
**Ask us how to sign up.**



# October is National Estate Planning Awareness Month: Secure Your Future Today

We believe in helping our members prepare for a bright financial future. October is National Estate Planning Awareness Month, making it the perfect time to start thinking about your estate planning needs.

Estate planning is about more than just creating a will—it's about ensuring that your assets are protected and your loved ones are taken care of, no matter what the future holds. A well-crafted estate plan can help you:

**Protect Your Assets:** Ensure that your hard-earned money and property are distributed according to your wishes.

**Provide for Your Loved Ones:** Make sure your family is taken care of and reduce their stress during difficult times.

**Avoid Probate:** Help your loved ones avoid the time-

consuming and often costly probate process.

**Minimize Taxes:** Reduce the tax burden on your heirs, ensuring they receive more of what you intended.

We understand that estate planning can feel overwhelming, but it doesn't have to be. To help make this process easier, we're excited to offer our members an exclusive benefit: 20% off online estate planning services through Trust & Will. With their user-friendly platform, you can create a customized estate plan from the comfort of your home.

Take control of your future this October and give yourself and your family the peace of mind that comes with a solid estate plan. Visit [cranecu.org/love-my-cu-rewards/](https://cranecu.org/love-my-cu-rewards/) or scan below to learn more about this special offer and start planning today!

## HOLIDAY CLOSINGS

### Columbus Day

Monday, October 14

### Veterans Day

Monday, November 11

### Thanksgiving Day

Thursday, November 28

### Christmas Eve

*Closing at 12:00 p.m.*

Tuesday, December 24

### Christmas Day

Wednesday, December 25

### New Year's Day

Wednesday, January 1



## trust&will

Easy. Affordable. Secure.

**Members Save 20%**  
on any online estate plan

SCAN QR CODE TO GET STARTED  
OR VISIT  
[lovemycreditunion.org](https://lovemycreditunion.org)



## Annual Meeting Recap

On August 26, 2024 the Board of Directors, staff, and members of CCU attended the 68th Annual Meeting. Chairman Gary E. Gray, Jr. reviewed Director and Supervisory Committee Nominees and the election process. Gary E. Gray, Jr., Dale Padgett, and Jeff Schafer were elected to serve three-year terms as Directors and Dr. Douglas Ranard, Susan Jones, and Quentin Hays were elected to serve one-year terms as Members of the Supervisory Committee in accordance with Credit Union By-Laws.

Gary E. Gray, Jr. – Chairman

Dale Padgett – Vice Chairman

Bruce Cummings – Treasurer

David Frye – Secretary

Kenneth Greenwell – Director

Jeff Schafer – Director

Patricia Herndon – Director

## Cash Back Rewards Card Information

\*Purchases do not include returned items for credit, balance transfers, cash advances and interest. There is no limit to the amount of cash back you can earn if your account is open and in good standing. Cash back received is redeemable by either a statement credit or deposit into your Crane CU account.

\*\*Introductory 2.99% Annual Percentage Rate (APR) is available on purchases and balance transfers for 12 months. Balance transfers incur interest charges from the transaction date. After introductory period, your APR will be 16.50%-21.00%. This APR will vary with the market based on the Prime Rate. Qualified rates vary based on credit history and underwriting factors. Not all applicants will qualify. To avoid paying interest on purchases, you must pay the entire balance by the due date, including transferred balances. For other fees that may apply, call 800-692-3274 or see our credit card disclosure.

All credit union loan programs, rates, terms and conditions are subject to change at any time without notice.

