Fall 2025 Edition

Crane Credit Union Member CONNECT

From First Deposit to Future Goals

Teaching kids to save money is a lesson that goes deeper than what meets the eye. These lessons give them a head start on healthy, lifelong financial habits. Studies have shown that children with their own savings accounts are more likely to keep saving as adults, make smarter financial choices, and even feel more confident about their future. The earlier they learn how money can grow over time, the easier it is for them to set goals, practice patience, and see the rewards of their efforts. That's why we've given our youth savings programs a boost!

- Higher rates on our 6 and 12 month Youth Certificates.
    - Add $100 or more to the certificate balance at any time.
- Students will now receive $5 for every A on their report card with our Pays to Get A's program.

These updates make it easier for kids to start saving young and see the benefits of hard work!

If you're a parent or guardian of a child ages 0–17, you can open a youth account together at any branch location. Accounts must be opened in person by parent or legal guardian. That first deposit could be the start of something that lasts well beyond their school years. To make it even more exciting, we'll match the first $10 you deposit , giving their savings a head start from day one. It's a simple way to help them build good habits that can last a lifetime.

CRANE CREDIT UNION

Statement of Financial Condition

as of 07/31/2025

Members	68,122
Total Loans	$797,142,657
Total Shares	$927,952,544
Total Assets	$1,112,700,333

Federally Insured by NCUA.

It Pays to get A's!

Students get $5 for every "A" on their report card!

Did you know only about 31% of Americans have a will, and even fewer have a full estate plan? A will is just one piece of the puzzle. An estate plan is the whole picture, making sure everything from your assets to your healthcare wishes and power of attorney are clearly outlined. While it's not something most of us like to think about, it's a key step in preparing for the future. During National Estate Planning Awareness Month, take some time to put your plan in place. Talk with your loved ones too, so no one is left guessing. Prepare now to ensure your wishes are honored.

CRANE CREDIT UNION

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HOLIDAY CLOSINGS

Columbus Day
Monday, October 13

Veterans Day
Tuesday, November 11

Thanksgiving Day
Thursday, November 27

Christmas Eve
Wednesday, December 24:
Closing at 12 PM

Christmas Day
Thursday, December 25

New Year's Day
Thursday, January 1

Annual Meeting Recap

On August 25, 2025, the Board of Directors, staff, and members of CCU attended the 69th Annual Meeting. Chairman Gary E. Gray, Jr. reviewed Director and Supervisory Committee Nominees and the election process. Kenneth Greenwell and David Frye 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

Unlocking Homeownership

Ah, the excitement of buying your first home! Many of us dream about that day—when the home tours begin and the possibilities start to feel real. But before you sign your name on that loan, there are a few important steps to take.

First, you need to know how much you can realistically afford. Start with your budget. Knowing your numbers upfront helps you avoid falling in love with a home that's out of reach. Our online mortgage affordability calculator makes this simple: just enter your income, debts, and savings to see an estimated monthly payment. It's a quick way to get a sense of what's possible before you start house hunting.

Don't forget to consider your lifestyle. A mortgage payment is only part of the picture. If you enjoy dining out, traveling, or shopping now and then, make sure your budget leaves room for those things. Spending too much on a house can leave you "house poor," with little left for the life you enjoy.

Start early and plan ahead. Using the calculator is a great first step, and our Crane Credit Union lending team is here to guide you the rest of the way. Scan the QR code to try our calculator today, then reach out when you're ready to explore the possibilities of homeownership together!