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ILLINOIS COMMUNITY REINVESTMENT ACT NOTICE

Under the Illinois Community Reinvestment Act (ILCRA), the Secretary of the Department of Financial and Professional Regulation (Secretary) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations, and consistent with our common bond. The Secretary also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

Members and persons eligible to join our credit union are entitled to certain information about our operations and our performance under the ILCRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent ILCRA Performance Evaluation, prepared by the Secretary; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the Secretary publishes a list of the credit unions that are scheduled for ILCRA examination by the Secretary in that quarter. This list is available from the Secretary at 320 West Washington Street, 3rd Floor Springfield, IL 62786 and 555 W. Monroe St., Suite 500, Chicago, IL 60661. You may send written comments about our performance in helping to meet community credit needs to Illinois Educators Credit Union, 3101 Montvale Dr., Springfield, IL 62704 and to the Secretary at 320 West Washington Street, 3rd Floor Springfield, IL 62786 and 555 W. Monroe St., Suite 500, Chicago, IL 60661 or electronically at https://idfpr.illinois.gov/admin/cra.html. Your letter, together with any response by us, will be considered by the Secretary in evaluating our ILCRA performance and may be made public.

You may ask to look at any comments received by the Secretary. You may also request from the Secretary an announcement of our applications covered by the ILCRA filed with the Secretary. I am not sure what to put here? I don't think that this applies to us.

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Your involvement is encouraged.

Members and persons eligible to join our credit union are entitled to certain information about our operations and our performance under the ILCRA. You may review today the public section of our most recent ILCRA evaluation, prepared by Secretary, and a list of services provided at this branch. You may also have access to the following additional information, which we will make available to you at this branch within five calendar days after you make a request to us:

1) a map showing the assessment area containing this branch, which is the field in which the Secretary evaluates our ILCRA performance in this community or other documentation showing the assessment field;
2) information about our branches in this assessment field;
3) a list of services we provide at those locations;
4) data on our lending performance in this assessment field; and
5) copies of all written comments received by us that specifically relate to our ILCRA performance in this assessment field, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to a copy of the plan.

If you would like to review information about our ILCRA performance in other communities served by us, the ILCRA file for our entire credit union is available at Corporate Headquarters, located at 3101 Montvale Dr., Springfield, IL 62704.

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