



**SIUE**  
Credit Union

# Member CONNECTION

2nd Quarter  
2026

An informative letter from your SIUE Credit Union team!

## Vacation Ready: How to Budget for Summer Plans

Summer is a great time for trips, concerts, and fun activities, but without a budget, expenses can add up quickly. The first step is deciding what kind of summer you want and estimating costs for things like transportation, food, lodging, and entertainment. Even small purchases can make a difference, so tracking your spending is important. Saving a little money each week or creating a separate "summer plans" savings fund can help you stay organized and avoid overspending.

A helpful way to stay in control is to break your budget into categories, such as travel, hotels, meals, activities, and emergency money. Setting limits for each category makes it easier to manage your spending and prepare for unexpected costs like travel delays or car trouble. At the same time, remember that fun doesn't always have to be expensive. Free events, local festivals, and day trips can help you enjoy summer while still staying financially responsible.



At SIUE Credit Union, we're committed to helping students and families make smart financial choices while reaching their goals. From budgeting tips and savings accounts to financial guidance and convenient banking services, we're here to support our community every step of the way. This summer, remember that small financial decisions today can lead to a stronger future tomorrow.

Let us help you go further this summer with a SIUE Credit Union credit or debit card!



## TRAVELING SOON?



If you have summer travel plans coming up, don't forget to notify SIUE Credit Union before you go! A quick heads-up can help prevent your debit or credit card from being flagged for unusual activity while you're away.

Safe travels from all of us at SIUE Credit Union!



## In the Community

SIUE Credit Union recently donated food and toiletry items to support the SIUE Cougar Cupboard, a vital campus resource that assists students facing food insecurity and other basic needs challenges. As a proud sponsor of the Cougar Cupboard, SIUE Credit Union remains committed to giving back to the SIUE community and helping ensure students have access to essential items. We are honored to partner with the Cougar Cupboard in making a positive impact for SIUE students.

## Smart Start: Help Teens Build Financial Success

As summer begins, now is the perfect time to help teens prepare for the upcoming school year with a checking account from SIUE Credit Union. Opening an account early gives students the opportunity to build smart financial habits before classes begin in August and September.

An SIUE Credit Union checking account can help teens:

- Learn how to manage money responsibly
- Use a debit card for everyday purchases
- Monitor spending through online and mobile banking
- Deposit paychecks from summer or part-time jobs
- Gain confidence with budgeting and saving

For parents, teen checking accounts offer a great way to guide financial decision-making while encouraging independence and responsibility. Whether it's managing back-to-school expenses, saving for extracurricular activities, or preparing for future financial goals, opening a checking account this summer is a smart first step toward financial success.

### UPCOMING HOLIDAY CLOSINGS

Friday, June 19, 2026

Juneteenth National Independence Day

## Member Appreciation Day!

**WEDNESDAY, JULY 15, 2026**

Please join us on Wednesday, July 15<sup>th</sup> from 11:00 AM to 2:00 PM at our branch for SIUE Credit Union's Member Appreciation and National Hot Dog Day event. Members can enjoy complimentary hot dogs and chips while supplies last, along with refreshments and an opportunity to connect with our team as we celebrate and thank you for your continued membership and support.



# Security Corner: Fraud Prevention

These next few months are busy with travel, online shopping, concerts, and vacations—which also makes it a popular time for fraud and scams. Protect yourself by using strong, unique passwords that include a mix of capital and lowercase letters, numbers, and special characters. Avoid using easily guessed information like birthdays or addresses. When using online or mobile banking, always log out when finished and avoid saving login information on public or shared devices. Keeping your phone, computer, and apps updated with the latest software can also help protect your personal information from cyber threats.

It's also important to stay alert when making purchases or using ATMs during the summer months. Be cautious of concert ticket scams, travel booking scams, and suspicious online offers that seem too good to be true. Before using an ATM, check for unusual devices attached to the machine and shield the keypad when entering your PIN. Regularly monitor your accounts and review your credit report using SavvyMoney in online banking or the mobile app. Finally, shred sensitive documents like statements and credit card offers before disposing of them to help prevent identity theft.

Access your accounts at thousands of participating credit unions nationwide through Shared Branching! Learn more at [co-opcreditunions.org](http://co-opcreditunions.org)



## LOW LOAN RATES

*Make More Possible*



THIS SUMMER!

### AUTO LOANS

rates as low as

**4.99%**

New & Used



### PERSONAL LOANS

rates as low as

**9.75%**



### HOME EQUITY LINE OF CREDIT

rates as low as

**7.00%**

## UPDATING CONTACT INFORMATION



Keeping your contact information up to date helps us provide important account updates, alerts, and security notifications. If your phone number, email, or address has changed, please let us know so we can better serve you.

# Message from the CEO

As we continue through the year, I want to take a moment to thank our members for the trust and confidence you place in our credit union. Your support is the foundation of everything we do, and we are grateful for the opportunity to serve you and your families each day. At our credit union, we remain committed to helping our members achieve financial success through personalized service, competitive products, and financial education. We are constantly looking for ways to enhance your experience and provide the tools and resources you need to reach your goals. We are also proud to support the communities we serve. Whether through community partnerships, volunteer efforts, or local events, we believe in making a positive impact beyond financial services. Together, we are building stronger communities and creating opportunities for future growth. Thank you for being a valued member. We appreciate your loyalty and look forward to continuing to serve you for many years to come.

Sincerely,

**Matthew Parrott**  
President & CEO



## FINANCIALS

AS OF 5/31/2026

Assets: \$30,237,521

Loans: \$12,054,628

Shares: \$26,798,593

Capital Ratio: 10.68%

Members: 1623

Scan to download the SIUE Credit Union mobile app!



## ACCESS YOUR ACCOUNTS ANYTIME!



**ONLINE BANKING**

[Enroll Here](#)



**MOBILE BANKING**

[Learn More](#)



**MEMBER SERVICE**

618-650-3760




**ATMS**

[Find an ATM](#)

**EDWARDSVILLE BRANCH: 1566 Lewis Rd. Edwardsville, IL 62025**

 [siuecu.org](http://siuecu.org)

 [siuecreditunion@siuecu.org](mailto:siuecreditunion@siuecu.org)

**CONNECT WITH US!**

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