



WELCOME TO CEFCU®!

CONGRATULATIONS ON BECOMING AN OWNER.

NOW THAT YOU'VE SIGNED ALL THE FUN LEGAL STUFF, WHAT SHOULD YOU DO NEXT?

Sign up for CEFCU On-Line® and Mobile Banking.

- Go to **cefcu.com** and click **Sign Up** under the Account Login box.
- Enter your information and hit **Continue**.
- After you set up your account, download our **Mobile App**!

- Memorize your 10-digit account number.
- Apply for a Debit Mastercard® then activate your new Card with **Card Management** in Online or Mobile Banking.
- Enroll in eStatements.
- Sign up for Direct Deposit.

Enjoy all the products and services CEFCU offers — listed below — plus the possibility of an Extraordinary Dividend.*

WE'RE HERE FOR ALL YOUR FINANCIAL NEEDS:

DEPOSIT ACCOUNTS:

- ▶ Savings
- ▶ Certificates
- ▶ Insured Money Market Account (IMMA)
- ▶ Holiday Saver
- ▶ My Use Savings Account (MUA)
- ▶ Checking Options
- ▶ IRAs
- ▶ Coverdell Education Savings Account (CESA)
- ▶ Totten Trusts
- ▶ Uniform Transfer to Minor Account (UTMA)
- ▶ Health Savings Account (HSA)
- ▶ Club Accounts

BORROWING WHAT YOU NEED:

- ▶ Vehicle Loans
- ▶ Credit Mastercard Options
- ▶ Mortgages
- ▶ Hybrid Home Equity Lines of Credit (HELOC)
- ▶ RV, Boat, & Motorcycle Loans
- ▶ Student Loans
- ▶ Construction Loans

CONVENIENCE:

- ▶ Free Online and Mobile Banking
- ▶ Member to Member Transfers
- ▶ Free Debit Mastercard
- ▶ Digital Wallets
- ▶ Bill Pay
- ▶ Card Management
- ▶ eStatements
- ▶ Remote Check Deposit with our Mobile App
- ▶ Digital Assistant
- ▶ CEFCU ATMs
- ▶ CO-OP® ATMs and Shared Branches
- ▶ Online Applications and Account Opening
- ▶ Direct Deposit

WHAT ELSE DO WE OFFER?

- ▶ CEFCU Investment Services
- ▶ Wealth Management
- ▶ Agency Accounts
- ▶ Cashier's Checks/Money Orders
- ▶ Payment Protection
- ▶ Insurance Products
- ▶ Mechanical Repair Coverage
- ▶ Foreign Currency Conversions
- ▶ Bank Wires
- ▶ Partner Company Relationships
- ▶ Public Notary
- ▶ Extraordinary Dividend*

BUSINESS OWNER? WE'VE GOT YOU COVERED THERE, TOO.

MANY OF THE ACCOUNTS, LOANS, AND SERVICES PROVIDED WITH PERSONAL ACCOUNTS. NOT TO MENTION...

- ▶ Extended Cut-Off Times
- ▶ Sweep Services
- ▶ Night Depository
- ▶ Merchant Processing
- ▶ Remote Deposit Capture

PLUS, PARTNER WITH CEFCU AND YOU AND YOUR EMPLOYEES CAN ENJOY:

- ▶ Financial Education Events
- ▶ Dedicated Account Representative
- ▶ Cash Management & Payroll Services
- ▶ And so much more!

Find out more at cefcu.com/partner.

BUSINESS SERVICES

1.800.633.7077, ext. 37065

cefcu.com/bsrs

NOW, A LITTLE MORE ABOUT US!

Since you're a part of the family, we should let you know, CEFCU started in 1937 with a cigar box. Yes, you heard that right — a cigar box — where a group of co-workers pooled together money to lend to others. With our focus of helping member/owners improve their financial well-being, we have grown to where we are today. Being a credit union, there are zero outside investors. Those who borrow and save with us, are the owners — which is you!

Plus, your CEFCU accounts are federally insured to at least \$250,000 by the NCUA, through the National Credit Union Share Insurance Fund (NCUSIF), a federal fund backed by the full faith and credit of the United States government. Roth and Traditional IRAs are insured up to an additional \$250,000; Trust funds up to \$250,000 per beneficiary. Hopefully that gives you peace of mind knowing your funds are covered.

WHEW, THAT WAS A LOT OF INFORMATION.

We're sure, at some point, you'll have questions. So, give us a call at **1.800.633.7077** or visit cefcu.com/contact.

Or, maybe you just want to stop in and chat with us. Come on in, we love people-y people! Find a Member Center near you by visiting cefcu.com/locations.

- ▶ If you're not an owner of CEFCU, maybe you should be. Go to cefcu.com/who to see if you qualify, or join now by visiting cefcu.com/join.

cefcu.com

*When business results permit, CEFCU's volunteer Board can vote to return those profits to members in the form of a year-end Extraordinary Dividend that is shared between borrowers and savers. Learn more at cefcu.com/dividend.

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