

# HOMEFRONT

**Why Scams Work**

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## EMV Chips Coming to CEFCU® MasterCard®

CEFCU is happy to announce the added security of chip technology will be coming soon to CEFCU MasterCard Debit and Credit Cards!

Chip cards, also known as “EMV” cards, are a proven technology already in use in many other countries and are now coming to the United States. (EMV is short for Europay MasterCard Visa, the firms that developed this technology.)

Chip cards have an embedded microchip containing encrypted card information. This makes it *extremely* difficult to copy or counterfeit — helping make your *already* secure card even safer.

Your new chip card will still be backed by all of MasterCard’s numerous benefits, including Zero Liability Protection\* against unauthorized purchases. The card will also still have a magnetic stripe, which means regardless of what



type of terminal a merchant has, you’ll be able to use the card *anywhere MasterCard is accepted*. So, you’ll still be able to shop with confidence, at home, online, and when traveling.

Current CEFCU MasterCard Credit and Debit Cards will transition to chip cards over the next 12 months.

**Keep watching for more details!**

\*See [www.mastercard.com/zeroliability](http://www.mastercard.com/zeroliability) for full terms and conditions.

### HOW DO I USE A CHIP CARD AT A CHIP-ENABLED TERMINAL?

Using a chip card will be a little different; not harder, just different.



**STEP 1**  
Insert your card chip-side up and “chip first” into the chip-enabled terminal.

With chip transactions, your card **remains in the terminal** throughout your transaction.



**STEP 2**  
Follow the prompts on the terminal and wait for the transaction to be processed.

You may be prompted to provide your signature or PIN to complete the transaction.



**STEP 3**  
Remove the chip card after the transaction is approved and you are prompted to do so.



# Powerful Card and ID Theft Monitoring — Free to You Through MasterCard® and CEFCU

Do you worry about your credit card information being stolen? You're not alone. According to a recent Gallup poll, nearly 7 out of 10 Americans lose more sleep over this than any other type of crime.

With the many merchant data breaches in recent years, such concern isn't surprising. In fact, 27% of U.S. residents reported having used a card which was later compromised.\*

As a CEFCU member, you can rest easier knowing CEFCU fraud detection and prevention systems are constantly evolving to protect you.

Plus, you can enjoy added peace of mind by taking advantage of these free cardholder benefits available with your CEFCU MasterCard Credit Card:

- **MasterCard In Control™** — receive real-time transaction alerts on your card, customized to your preferences. Learn more and get started at [mastercardincontrol.com/us](http://mastercardincontrol.com/us).
- **Identity Theft Alerts** — industry-leading monitoring which notifies you if potential fraud is detected. Learn more and enroll at [mastercard.us/idtheftalerts](http://mastercard.us/idtheftalerts).

In addition, your CEFCU MasterCard Credit Card also delivers these added benefits:

- Zero Liability‡
- Price Protection†
- Extended Warranty Coverage†
- Trip Cancellation and Baggage Delay Insurance†
- Fuel Rewards™ — where everyday purchases can help you save on fuel
- MasterRental® Rental Car Coverage
- And more!

Make your CEFCU MasterCard Credit Card your first choice. It's the Nicest Card You'll Ever Carry® — the perfect way to enjoy peace of mind, everywhere you go. If you don't have one, make the switch today by applying at [cefcu.com/mycard](http://cefcu.com/mycard).

\*Source: Gallup poll, [cuna.org](http://cuna.org)

‡ See [www.mastercard.com/zeroliability](http://www.mastercard.com/zeroliability) for full terms and conditions.

† Certain terms, conditions, and exclusions apply. See your Cardholder Guide to Benefits for full details or call 1-800-MASTERCARD for assistance.



## Why Scams Work

There is a science to scams, and it may surprise you to know how sophisticated criminal methods can be. Unfortunately, what you *don't* know about a scam can cost you plenty. Some common fraud techniques include:

- **Establishing a connection:** Fraudsters want to build rapport with you, whether that's face-to-face or online.
- **“Credibility:”** Scammers go to great lengths to appear legitimate by creating fake websites, hacked or bogus emails, etc.
- **Playing on emotions:** Your emotions can be used against you, by getting you to make a quick decision before you have time to think about it. Many scams include a “limited time offer” or even an urgent call for help — perhaps appearing to be from a loved one.

### Tips to Protect Yourself:

- **Don't** respond to email, text, or phone calls asking for personal or financial information.
- **Don't** be pressured into making quick decisions.
- If you are unsure about a call or email that *claims* to be from your financial institution, utility company, etc., **call the business using a phone number you can verify independently** — for example, one that's printed on your bill/account statement or on the back of your credit card.
- **Never send money by wire transfer or prepaid debit card to someone you don't know.**

For information on how to protect yourself and your CEFCU accounts, go to the Learning Center on CEFCU's Website at [cefcu.com/learning](http://cefcu.com/learning). More information and tips are also available from the Better Business Bureau at [bbb.org/scam](http://bbb.org/scam).

# New — No Closing Costs on Home Equity Loans

It's easy to picture *your* possibilities! Imagine what you could make happen:

- An updated kitchen
- Remodeled basement
- Backyard pool
- A college education

Whatever you want or need, your house and a CEFCU® Home Equity Loan or Credit Line can help.

Plus, CEFCU will now pay all closing costs for Home Equity Loans and Credit Lines.\*

Which means, if you're a homeowner, choosing CEFCU Home Equity is now an even *better* value for you.

You'll enjoy low rates and personalized service — without unpleasant surprises like hidden fees, high minimum initial draws, early pay-off penalties, or other costs you might find with other lenders.



Stop by a Member Center or call Phone-A-Loan at 309.633.3400 or 1.800.858.3400 to learn more and get started, or go to [cefcu.com/equity](http://cefcu.com/equity).

\*CEFCU's closing cost assistance offer is available for a limited time for qualified CEFCU members in good standing who are opening a Home Equity Credit Line or Fixed-Rate Home Equity Loan using their owner-occupied home as collateral. To qualify, that home cannot be listed for sale; Bridge Loans and Lot Loans are not eligible for closing cost assistance. Closing cost assistance excludes Transfer Taxes or Mortgage/Intangible Taxes (applicable in certain states but not applicable to Illinois or California properties). Contact CEFCU for full details.

## Special Offer for New Credit Card Accounts!

Switch to a CEFCU MasterCard® Credit Card by 11/30/2015 and you can receive:

- A free \$50 Gift Card or
- 5,000 bonus points

Learn more about this special offer at [cefcu.com/mycard](http://cefcu.com/mycard) and make the switch today!



Offer available for a limited time to new accounts who complete five or more transactions and have \$500 or more in total net purchase transactions post to the account (less any return balances). Gift cards available for new non-rewards accounts, and bonus points available for new Rewards or World MasterCard Credit Card accounts. Limit one offer per member; not valid for individuals with an existing credit card account. See [cefcu.com/mycard](http://cefcu.com/mycard) for full offer details, or contact CEFCU.



## Did You Know...

CEFCU On-Line® is getting an upgrade!

Our updated online banking service will roll out during the first quarter of 2016, and include:

- Expanded eStatement options
- Enhanced security features
- Updated features for CEFCU Bill Pay
- A responsive design, which will be more user-friendly for viewing on tablets and mobile devices
- Options for changing font size, to help with readability
- And more!

Keep watching for more updates later this year. In the meantime, **be sure CEFCU has your current email address, phone number(s) and other contact information.** To update that information, simply stop by a Member Center or call our Contact Center at 1.800.633.7077.



Not a bank. Better.®

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*Welcome* to CEFCU® Home Front, a newsletter just for homeowners like you. Inside, you'll find articles covering:

- EMV Chips Coming to CEFCU MasterCard
- No Closing Costs on Home Equity Loans
- Powerful Card Monitoring Services
- And more!



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## CEFCU Helps You Save Money

Did you know you're saving money — likely hundreds of dollars a year, or more — just by using CEFCU?

On average, in 2014, CEFCU helped:

- Individual members save more than **\$245**
- Member households save over **\$470**
- High-use member households save over **\$1,100.\***



Of course, the benefit to you has a lot to do with your financial habits and the number of CEFCU products and services you use. The *more you save, spend, and borrow* with CEFCU, the more of your hard-earned money you can keep!

With great rates, lower fees, free debit cards, 30,000 surcharge-free CO-OP ATMs, and more, it's easy to see how CEFCU helps you keep more money in your pocket every month. Over 12 months, that can add up to a nice chunk of change.

The bottom line: As a member-owned not-for-profit financial cooperative, CEFCU provides you with a better value. It's a simple concept that makes a big difference and why we say CEFCU's "Not a bank. Better.<sup>SM</sup>"

\*Compared to average cost at banks. Source: 2014 year-end report; based on Informa Research Services, NCUA, and CUNA. "High-use" was generally defined as having a CEFCU Auto Loan, Credit Card, Home Loan, Checking account, Savings, Certificate, and Insured Money Market Account.