

the TELLER

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HOLIDAYS

All CEFCU offices
will be closed on:

Martin Luther King, Jr.
Day (observed)
Monday, January 18

New CEFCU® On-Line®!

The new CEFCU On-Line will launch soon!

The upgraded service will offer:

- **Enhanced security features**, including Secure Access Codes
- **A more intuitive user experience**, with streamlined menus to get you where you need and want to go with just a few clicks or finger taps
- **Customizable reporting, plus a personal financial dashboard** — track your spending and set your own goals
- **Large font display option**
- **And more!**

If you're currently using CEFCU Bill Pay, your payees and scheduled payments will transfer over to the new system *automatically* — all we need is your current contact info.

You can get more details — even view a demo of the new system — at cefcu.com/online.

Important Reminder

Remember, be sure CEFCU has your **current contact information**, including your email, cell phone, and home phone.

To update or confirm your information, simply **stop by a Member Center or call 1.800.633.7077**.



Another Record Dividend — see page 2

Another \$40 Million Dividend

A special message from CEFCU's President/CEO

2015 was another *outstanding* year for CEFCU. As a result, your volunteer Board of Directors authorized **another \$40 Million Extraordinary Dividend**, returned to member/owners in December.*

How can CEFCU return these record-setting dividends two years in a row?

It's a combination of many positive factors. First, *thank yourself*. Every time you bring business here, you *invest in CEFCU's success*.

In addition, it is a result of:

- **A strong capital ratio** — a measure of financial health and stability, proving *again* that your Credit Union is *one of the strongest* institutions in the country.
- **Incredible efficiency** — CEFCU operates more efficiently than nearly 95% of our peers.
- **Sound and sustainable business practices** — it's been our standard for nearly 80 years.

Federal and State regulators set minimum capital levels for CEFCU (along with every other U.S. bank or credit union). CEFCU's capital level was not only above the minimum set by regulators, but also above the responsible and sustainable range set by CEFCU's Board.

The Board watches CEFCU's capital closely (and so do I!) to ensure your Credit Union stays safe and sound, just as we were through the Great Recession. We even run simulations to ensure capital stays strong through changing rates and economic conditions.

So, why *wouldn't* we want to hold on to this extra money? It boils down to this: we never forget that we're working with *your* money. Every dollar that CEFCU holds as capital is money that *isn't in your pocket*. So, when capital exceeded the range set by your Board, we returned it to you as an Extraordinary Dividend. While no one knows what the future holds and we can't promise future dividends, I *can assure* you we will always follow sound practices and maintain a prudent capital level — benchmarks CEFCU has *always* followed.

On behalf of CEFCU's Board of Directors and Staff, I want to personally thank you for your investment in CEFCU's success.

You are the reason CEFCU is... Not a Bank. *Better!*SM



*Split 50/50 between borrowers and savers. Member dividends issued in December 2015 and based on loan and savings activity during the first 11 months of the year. All eligible members received a share of the dividend, as a deposit to their Savings.

† Source: http://www.bizjournals.com/dayton/blog/morning_call/2015/07/top-paid-u-s-bank-ceo-revealed.html



Mark Spenny
President/CEO

\$40 Million

Returned to members.
That's enough to pay for:



Daily gourmet coffee for a year...
for over **25,000** people



A month's worth of groceries for
over **130,000** people



College tuition for over
2,000 students



A year's **compensation**
for **TWO** big bank CEOs†

Volunteer Board Serves You... *The Member*

CEFCU's Board of Directors is comprised of volunteers who meet at least once a month and also serve on various committees, without pay, to administer the business of your Credit Union. Your Board Nominating Committee has recommended the candidates listed here, based on their business, administrative, and leadership skills, and for their willingness to devote their time and energy to CEFCU.



Joseph R. Needham

An employee of Caterpillar Inc. for 21 years, Joe is currently Scheduling and Orders Manager with the company. He's been a CEFCU Volunteer for nearly 10 years and was elected a Director in 2010. He currently

serves as CEFCU Board Chair and as Chairman of the Executive Committee. He is also a member of the Employee Relations Committee. Joe holds a Bachelor's degree in Business/Finance from Western Illinois University and an MBA from the University of Illinois. A past board member of the Wilmor Sportsman's Club, Joe actively supports the St. Jude Children's Research Hospital, and with his wife Michelle, also supports a number of other Peoria area charities. Joe says he "is continually impressed with CEFCU's history of serving individuals and families and is honored to have the opportunity to serve as a Board Member."



Thea M. Robinson

Thea retired from Caterpillar after 39 years of service, last serving as Manufacturing Strategy Manager for Product Development. She's been a CEFCU Volunteer for 21 years, a Director for 17 years, and past Board

Chair. Thea is a former member of all standing committees and currently serves as Chair of the Nominating Committee and as a member of the Bylaws, Employee Relations, and Supervisory Committees. She holds a Bachelor's degree in Mathematics from Tennessee State University, an MBA from Bradley University, and also completed programs at Columbia University and Brookings Institute. Thea says she "is proud to serve as a CEFCU Volunteer, because the Credit Union is always focused on doing what's right for members."



Mark A. Spenny

Mark is CEFCU's President/CEO, and has 31 years of experience in the financial services industry. He currently serves as Chairman of the Employee Relations Committee and as a member of the Executive Committee.

He also serves on the Board of CEFCU Financial Services*, Inc. Mark holds a Bachelor's degree in Finance from Western Illinois University and an MBA from Bradley University. His past and current volunteer efforts include serving as Board Chair of both the Heart of Illinois United Way and Wildlife Prairie Park, and serving on the OSF St. Francis Medical Center Community Advisory Board, the Greater Peoria Economic Development Council, and the CEO Roundtable. On a national level, he's served on NAFCU's Legislative Committee and as Chairman of the CUNA Lending Council. Mark says he "appreciates the dedication and teamwork at CEFCU, as we continue to focus on delivering exceptional service, convenience, and value for member/owners."



Reed A. Stuedemann

Reed retired from Caterpillar after 38 years of service, having last held the position of Product Business Development Manager in the OEM Solutions Group.

A CEFCU Director for 31 years and past Board Chairman, Reed is a former member of all standing committees and currently serves as a member of the Credit, Building/Marketing/Technology, and Nominating Committees. He holds Bachelor's and Master's degrees in Industrial Education from Iowa State University. He also volunteers time and materials to churches and non-profit organizations. Reed said he "believes it's important to protect and expand the benefits members enjoy at CEFCU."



Matt D. Jolliff

Matt has been with Caterpillar Inc. for 11 years and presently serves in the Benefit Investments Department as an Investment Administrator. He holds both a Bachelor's degree and MBA in Finance from Bradley

University. Matt was previously a CEFCU Associate Board member for two years prior to a relocation to Mexico for Caterpillar. After returning to the U.S., Matt re-joined the Board as an Associate Board member in August 2015 and serves on the Credit, Building/Marketing/Technology, and Political Action Committees. His community involvement has included being a volunteer and committee member with Habitat for Humanity and serving on the finance team and other roles with his church. Matt "is grateful for the opportunity to serve alongside other board members who are focused on doing what is best for CEFCU members."

The CEFCU Annual Meeting is
at 7:00 p.m. on Thursday, April 28, 2016
at the Stoney Creek Inn and Conference Center,
101 Mariners Way, East Peoria, Illinois.

The election for open positions on the Board of Directors
will be held at this meeting.



Angel G. Martinez

A 28-year employee of Caterpillar Inc., Angel has served in Management positions in company facilities in Monterrey, Mexico and Decatur, Illinois. He is currently Advanced Manufacturing Engineer

Manager, based in Mossville, Illinois. A CEFCU Associate Board Member since 2014, he currently serves on the Building/Marketing/Technology, Employee Relations, and Supervisory Committees. Angel holds a Bachelor's degree in Industrial Engineering and an MBA from Universidad Regiomontana. His former and current community activities include the Society of Hispanic Professional Engineers, the Advisory Board of the Caterpillar Latino Connection, the BMW Motorcycle Owners Association, and as a volunteer firefighter with the Mt. Zion Fire District. Angel states he "views serving on the CEFCU Board like helping family and neighbors — it's the right thing to do."



Erec D. Montgomery

Erec has been employed at Caterpillar for 25 years and is currently an I.T. Professional within Caterpillar's Global Information Services. He holds a Bachelor's degree in Computer Science from Jackson State

University and an MBA from Millikin University. Erec previously served as a CEFCU Board Member from 2010-2011, prior to relocation to Europe for Caterpillar. After recently returning to the U.S. from that assignment, he re-joined the Board as an Associate Board member in August 2015 and serves on the Employee Relations, Bylaws, and Supervisory Committees. Erec states he "is humbled to have the opportunity to serve as a volunteer for the Credit Union Board and help members enjoy a better value."



David E. Rossman

Dave has been with Caterpillar for 14 years and is currently a supervisor in the Global Revenue Management Group, following previous roles in sales and marketing. He joined the CEFCU Board as

an Associate Board Member in 2014 and is serving on the Credit Committee, Bylaws, and the Building/Marketing/Technology Committees. Dave holds a Bachelor's degree in Mechanical Engineering from Iowa State University, and has also completed 6-Sigma Master Black Belt training with Caterpillar. His past and current volunteer efforts include youth tee-ball coach, Caterpillar FSD Mentoring program, and District 150 Lunch Buddy program. Dave states he "looks forward to helping CEFCU continue to adapt to technological and economic changes while continuing to provide exceptional value for members."



Kavita Sachdev

Kavita has been employed by Caterpillar for 15 years and is currently Business Support Manager in OEM Solutions. She has served as a CEFCU Associate Board Member for 2 years, and is currently a

member of the Employee Relations, Political Action, and Supervisory Committees. A graduate of the University of Illinois, Kavita holds a Master's degree in Accounting. Her current community involvement through Charities of Choice includes St. Jude, EPIC of Peoria, Easter Seals, and Hindu Temple of Central Illinois. Kavita states, "It has been an honor to serve as an Associate Board Member for CEFCU, and I'm proud and privileged to be part of a hard-working team of people who strive for growth and prosperity for members."



Sean D. Scranton

Sean is a Certified IT Auditor and Security Professional. He's been with RLI Insurance for 7 years and is currently Director of IT Governance and Security. Prior to joining RLI, Sean had nearly 20 years of

IT experience in the accounting and healthcare fields, plus computer operations experience at NORAD in the United States Air Force. An Associate Board Member for 2 years, he is currently a member of the Building/Marketing/Technology, Credit, and Employee Relations Committees. Sean holds both a Bachelor's degree in Computer Science and an MBA from Bradley University. He is a Rotary member and also an active leader in his church. Sean says he "wants to help CEFCU continue to be a leader with exceptional service, stability, and convenience."



Grant M. Seshul

An employee of Caterpillar since 2002, Grant is currently Ethics and Compliance Program Manager for both the Sustainable Solutions Division and the Wear Components and Aftermarket Distribution Division. He is

a CPA and has 18 years of public accounting and industry experience. Grant holds both a Bachelor's and Master's degree in Accounting from Auburn University. He joined the CEFCU Board as an Associate member in 2014, and is serving on the Employee Relations, Building/Marketing/Technology, and Supervisory Committees. His past and current volunteer efforts include the United Way, coaching youth soccer, Junior Achievement, and serving in leadership positions at his church. Grant states he "is privileged to be able to give back to the community by serving on the CEFCU Board."

The Chips Are Here!

CEFCU MasterCard® Credit and Debit Cards now offer EMV Chip technology!

EMV Chip cards have an embedded microchip containing encrypted information, making the card *extremely* difficult to counterfeit. This technology has been used in many other countries for years, and is now coming to the U.S. CEFCU began issuing replacement MasterCard EMV Chip Credit and Debit Cards in late 2015. All old cards are being replaced in a systematic order, which should be completed by early July 2016.

Important notes:

- **Your 16-digit card number will not change.**
- **Your new card will have a new expiration date.** Please be sure to notify any businesses where you have recurring payments set up with your CEFCU MasterCard.
- **After you've activated** your new CEFCU Chip Card, protect your account by destroying your old card (cutting through the magnetic stripe).

EMV Chip cards still have a magnetic stripe, which means you'll be able to use it at *any* merchant that accepts MasterCard — even if a merchant has not yet changed to new chip card readers. Best of all, they are also still covered by MasterCard's Zero Liability Protection.*



HOW DO I USE MY CHIP CARD at a chip-enabled terminal?

Using a chip card is a little different; not harder, just a bit different.



STEP 1

Insert your card chip-side up and “chip first” into the chip-enabled terminal. Your card **remains there** throughout your transaction.



STEP 2

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

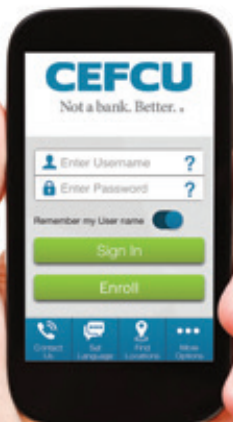


STEP 3

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

*Some terms and conditions apply. See mastercard.com/zeroliability for more information.

On-the-Go Convenience With the CEFCU Mobile Banking App



CEFCU Mobile Banking apps (for iOS and Android) allow you to enjoy anywhere/anytime access to your CEFCU accounts.

You have secure access to:

- Deposit checks
- Make transfers
- Set account alerts
- View images of cleared checks
- Pay bills
- And more

Learn more and get started at cefcu.com/mobile.

Stay Connected!

CONTACT CENTER..... 1.800.633.7077
 TTY (for the hearing impaired) 1.800.492.3328
 Email email@cefcu.com

WEB/MOBILE cefcu.com

PHONE-A-LOAN 1.800.858.3400

TOUCH-TONE TELLER 1.800.447.2478
Check Rates and Transfer Funds 24/7

LOCATIONS..... cefcu.com/locations
(CEFCU Member Centers, CO-OP Shared Branches, and FREE CO-OP and Money Center 24^h ATM Networks)

CEFCU[®] Investment Services & Wealth Management

INVESTMENT SERVICES 309.633.2571
 Toll-free 1.800.356.7865, ext. 32571

WEALTH MANAGEMENT 309.633.3836
 Toll-free 1.800.356.7865, ext. 33836

CFS INSURANCE 309.633.7232
 Toll-free 1.888.445.3320

Saluting Academic Success

CEFCU Member Appreciation College Scholarships to Bradley University, Illinois State University (ISU), and Illinois Central College (ICC) are available for the 2016–2017 school year. Last year, CEFCU awarded a total of 39 scholarships to members in support of their continued academic goals.

Plus, a new scholarship for Heartland Community College in Normal, Illinois will now be available.

Applications are available — and should be submitted — through the financial aid office of each respective school.

Contact those school offices regarding details and their application deadlines.



Special Offer for New Credit Card Accounts

It's easy to apply — simply stop in or call us at **1.800.858.3400**, or apply online 24/7 at cefcu.com/mycard. CEFCU MasterCard[®] Credit Cards provide dozens of benefits you can enjoy, all at no additional cost, including:

- Trip Cancellation Insurance
- ID Theft Protection
- Fuel Rewards Savings
- Transaction Alerts
- Travel Benefits
- Extended Warranty and Price Protection
- And more!

Plus, for a limited time, new Credit Card accounts can also receive

5,000 bonus points or a **free \$50 MasterCard Gift Card!** Get started today at cefcu.com/mycard!



Offer available for a limited time to new accounts who complete 5 or more qualified 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 existing CEFCU Credit Card accountholders. See cefcu.com/mycard for full offer details, or contact CEFCU.

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