



Category	Percentage
Auto & Transport	32%
Education	15%
Food & Dining	15%
Health & Fitness	15%
Home	15%
Other	15%
Shopping	15%
Uncategorized	15%
Total Amount	\$1,357.73

CEFCU

Not a bank. Better. ®

the TELLER

Second Quarter | 2016

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HOLIDAYS

All CEFCU offices
will be closed on:

Memorial Day
Monday, May 30

Independence Day
Monday, July 4

CEFCU® On-Line® Upgrade

New Tools and Added Features

CEFCU's new online banking platform was designed to be easy to use with a variety of devices. Whether you access it from your computer, tablet, or smart phone, it looks and functions the same. In addition, there are many new tools, including:

- **Money Desktop** (under the "Services" tab), which allows you to easily track and categorize incoming and outgoing transactions, create budgets, and more. You can even view charts that visualize your spending, income, assets and debt.
- **Message Center**, so you can communicate online with CEFCU securely. Also, check this area (the "Messages" tab) for alerts, replies to your questions, and general CEFCU communications to online users.
- **Member-to-Member Transfers**, which enables transferring money to a family member or another CEFCU member. You will simply need that individual's full 10-digit CEFCU account number in order to transfer funds.

- **Alerts**, which can be created for specific account statuses and transactions, when a payment or withdrawal occurs from the account, or if an account reaches a specified balance. You can choose to receive them as a secure online message, email, phone call, or even an SMS text message.

New security features were also included to ensure compliance with current multi-factor guidelines and industry standards for confirming and protecting user identity and accounts. These new features help ensure *you* — the actual, authorized account owner — *are the one* attempting to access the account.

You can check out a demo and get more details about CEFCU On-Line at cefcu.com/online.



President's Letter



Mark Spenny
President/CEO

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

Dear Members:

Thank you for making 2015 another *outstanding* year for your Credit Union!

CEFCU saw record growth and loan volume last year. We helped more members *than ever* purchase a home. Plus, we were able to return a *record-tying* \$40 million Extraordinary Dividend again in December. These achievements *start and continue* every time you choose CEFCU for your financial needs. Thank you.

2015 was also an active year on the technology front, including the introduction of new Apple and Android apps, Apple Pay and Samsung Pay, and EMV chip cards. There was also much work behind the scenes on preparing the enhanced CEFCU On-Line. That upgrade launched this past February and is now easier to use with all types of devices, from handheld to desktop.

Unfortunately, the same technology that makes life more convenient for all of us can *also* be used by scam artists in phishing and cyberattacks. With that in mind, the new system now incorporates the latest industry standards for online account security, including Secure Access Codes, to ensure no one but *you* can access your account. It's technology that's becoming the norm and already in place at many large financial services firms.

I know change can be challenging. As CEFCU's President/CEO, I was proud to see many different areas at your Credit Union pulling together preparing for the launch and also helping members through the transition. On behalf of CEFCU's staff and Board, thank you for your patience during this change and for using the new system. And, if you haven't tried it yet, please do! You can get started and view video tutorials at cefcu.com/online.

For 2016, we'll continue to explore enhanced digital options. Yet, physical Member Centers and ATMs will remain an important way we serve you. In fact, we just opened a fourth location in our California membership area. Construction on three new Illinois facilities — in Springfield, Bloomington, and Canton — is underway or starting soon. All are expected to be open and serving you late this year.

CEFCU is blessed to be in such a strong financial position and to have loyal members like you who continue to bring business here. The bottom line is our business model is different. It is purpose-driven — committed to service, convenience, and delivering better values to member-owners like you. It's a difference you can believe in — and why CEFCU *really* is Not a bank. *Better.*SM

Credit Union Highlights

As of December 31	2015	2014
Members	\$314,121	306,337
Assets	\$5,297,355,000	\$5,007,421,000
Savings	\$4,661,355,000	\$4,379,908,000
Loans	\$3,898,883,000	\$3,639,616,000
Net Worth	\$564,829,000	\$548,981,000

Private Student Loans from CEFCU

When federal/state aid and scholarships aren't enough to cover college expenses, a Private Student Loan from CEFCU can help.

You'll enjoy:

- NO application or origination fees
- NO servicing fees or prepayment penalties
- Competitive variable rates*
- A .50% APR reduction with setup of automatic payments after graduation
- The added convenience of funds being sent directly to the school.

Plus, there are no payments due until six months after graduation, and students can borrow up to \$20,000 per year for certified expenses.** (Other lenders may require payments to start immediately after graduation, or even while borrowers are still in school.)

Many who borrow to help pay for school are making wise decisions.



68% of students say they are reducing their personal spending.†

73% of families and students make loan payments while still in school to cut costs.†

† Source: SallieMae 2015 Study "How America Pays for College"

It's easy to apply online 24/7 at cefcu.com/student. Applicants can often receive approval in minutes!

Have questions? We're here to help. Simply call us at 1.800.633.7077, ext. 33474, or go to cefcu.com/student for more information.

*Private Student Loans are variable rate loans, subject to change quarterly based on changes to the national "Prime" rate, as published in the Wall Street Journal; loans available to qualified borrowers.

**No payments due provided a student is enrolled at least ½ time (for up to 60 months).

Use Your CEFCU MasterCard® Credit Card for Checking Overdraft Coverage

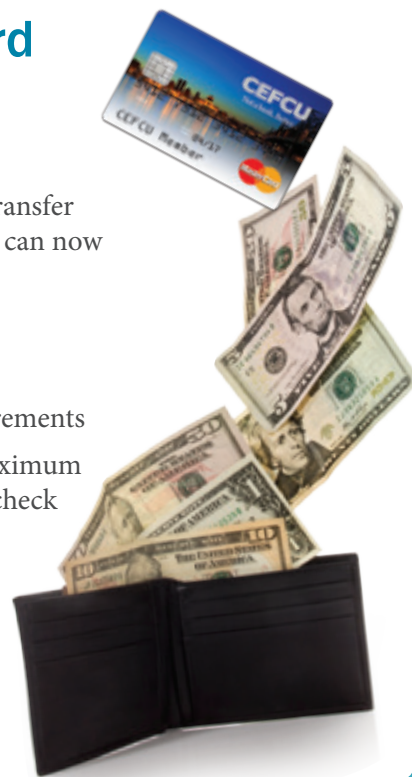
When it comes to overdrafts, sometimes a little mistake can add up to a big expense. In addition to having CEFCU Checking overdrafts covered with a transfer from your CEFCU Savings or Insured Money Market Account (IMMA), you can now use a CEFCU MasterCard Credit Card to cover Checking overdrafts, too!

You'll enjoy:

- No fee to sign up, and *no fee* unless you actually have an overdraft
- Automatic transfer from your Credit Card to your Checking in \$100 increments
- Lower costs if you *do have* an overdraft — just an \$8 fee per transfer (maximum of \$8 per day)*; *much* lower than traditional overdraft costs or returned check fees.

To get started, simply stop in or call CEFCU at 1.800.633.7077.

*\$8 fee per day (only one transfer fee per day, even if you have multiple overdrafts). Transfers from a CEFCU Credit Card to cover Checking overdrafts are done in \$100 increments and treated as a Credit Card Cash Advance; see your Cardholder Agreement for details regarding Cash Advances. Optional transfers from Savings or IMMA are done in \$50 increments from Savings, and \$200 increments from IMMA. Contact CEFCU for full details.



Now Available...

CEFCU My Spend Reloadable MasterCard®

It's a convenient, secure, and reloadable way to make purchases and payments anywhere Debit MasterCard is accepted. There is no charge to reload funds, and just a low monthly fee.

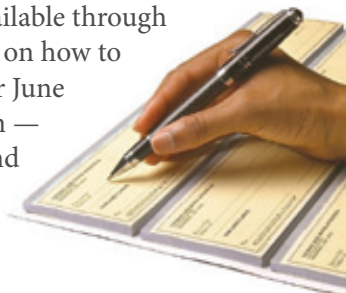
Plus, you can receive text alerts and check your card balance online. Check out cefcu.com/myspend for more details.



Coming Soon...

Lower Costs for Check Orders

In June, CEFCU is changing to Harland Clarke as our check provider. You'll enjoy lower costs and still be able place orders at Member Centers or online. Plus, most current styles members are using have a matching style available through Harland Clarke. Updates on how to place check reorders after June 2016 will be coming soon — watch your statements and cefcu.com for details!



Can Consolidating Save You Money?

In Many Cases — YES!

If you have higher-interest balances on loans or credit cards with other lenders, consolidating your balances with a CEFCU Home Equity Credit Line may help save you money. Simply visit a Member Center or call Phone-A-Loan at 1.800.858.3400 to learn more.



\$15,000 Balance	Loan/Credit Card with another lender	CEFCU Home Equity Credit Line
Interest Rate	15.01% APR ¹	4.25% APR ²
Monthly Payments ³	\$417.54	\$340.37
Total Interest Paid ³	\$5,041	\$1,338
Total Potential Interest Savings³	-	\$3,703

¹ Average credit card rate as of November 2015; sourced from CreditCards.com

² Example only, based on initial CEFCU Home Equity Credit Line rate that was available as of March 1, 2016. APR = Annual Percentage Rate. Contact CEFCU for current rates.

³ Illustrative example only; figures for interest paid and savings presume level payments over 48-month term and no rate changes in either loan for the entire repayment period. Many credit card rates are subject to change; CEFCU Home Equity Credit Line rates are also subject to change quarterly. Actual savings will vary based on many factors, including but not limited to the actual rate you are paying on other loan balances.

No Closing Costs on Home Equity!

For a limited time, **CEFCU is paying all closing costs[†]** for Home Equity Loans and Credit Lines! That means it's now more affordable than ever to use the equity in your home for things you want or need, like:

- Updating your kitchen
- Consolidating debt
- Paying for college
- Remodeling your basement
- And more!



Go to cefcu.com/equity to learn more and get started, stop in, or call us at 1.800.858.3400.



[†] 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). Property insurance is required. Contact CEFCU for full details.

Average member savings from choosing a CEFCU New Car Loan*

\$298

Average member savings from choosing a CEFCU Used Car Loan*

\$194

When you're ready to buy a car,
ask for a **CEFCU Car Loan.**

Learn more, see current
rates and get started at
cefcu.com/car.



*Based on Informa Research Services, NCUA, and CUNA Data.

EMV Chip Cards Provide Added Security

The new EMV[®] chip-enabled MasterCard[®] Credit and Debit Cards from CEFCU provide you with the new global security standard in card payment technology. Best of all, your CEFCU MasterCard is still backed by MasterCard's Zero Liability Protection[™] against unauthorized purchases.

EMV cards have a small embedded microchip. When used at chip-enabled readers, these cards encode each transaction with a unique identifier which changes with each transaction. For even stronger protection, the chip itself is also encrypted.

Keep in mind:

- **Self-pay fuel pumps may not feature EMV chip-card readers** until sometime mid-year in 2017, or later.
- **Chip cards still have a magnetic stripe**, so you can use them everywhere MasterCard is accepted, regardless of what type of card reader a merchant has.
- **Most EMV chip cards issued in the U.S.[‡] — including CEFCU's — are “contact only,”** which means cards must be *inserted* and make *physical* contact with a card reader. Some news stories have noted cases where chip card data was reportedly stolen through contactless, “near field communication” (NFC). *CEFCU chip cards do not use NFC — your cards are safe from this type of potential fraud.*
- **Your EMV Chip card will work internationally.**

CEFCU MasterCard Credit Cards have already transitioned to EMV chip cards, and Debit Cards are now transitioning, too. That process should be completed by early July.



*EMV is short for Europay Mastercard Visa, the first that developed the technology

**See www.mastercard.com/zeroliability for full terms and conditions

[‡]Source: CreditCards.com, December 2015

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® 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

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CEFCU Giving Back to Our Communities

Midwest Food Bank has a new refrigerated trailer, with help from CEFCU. The food bank delivers over \$4 million worth of food each year — and can now include fruits, vegetables, and meats they previously found difficult to haul, while providing food and disaster relief to 85 counties throughout Central Illinois and the Midwest.



APRIL 23-30, 2016 | MONEYSMARTWEEK.ORG

CEFCU and CEFCU staff participate in the Money Smart Week financial education efforts in Central Illinois every April. This project, headed by the Federal Reserve Bank of Chicago, is a collaborative public awareness/financial education effort to help youth and consumers better manage their finances.

Federally Insured by NCUA

