

the TELLER

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HOLIDAYS

All CEFCU offices
will be closed on:

Thanksgiving Day
Thursday, November 24

Christmas Day
(observed)
Monday, December 26

New CEFCU® Mobile Banking App

Upgrade your mobile banking experience!

The latest upgrades and enhancements to the CEFCU Mobile Banking app will be available October 18. Think of it as CEFCU Mobile Banking 3.0!

New and improved features include:

- The same login for both the app and CEFCU On-Line® (the screens and menus will be similar, too)
- More in-app Bill Pay features, including adding payees
- Improved app stability
- In-app eStatement access
- And more!

Your regular feedback has always been important — and appreciated. Since CEFCU first introduced Mobile Banking, members have shared what they use most, and what they'd like added, too. We're excited to announce many requested enhancements are included in the NEW Mobile Banking app for both Android and iOS!

Go to cefcu.com/newapp for details and device-specific updates. Or, download the new app from your app store beginning October 18.

UPGRADE FOR A CHANCE TO WIN!

Simply update to the **new** app and log on at least once between 10/18/16 and 12/31/16 to be automatically entered. Winners can use their prize on a phone upgrade, shopping trip, or more!

One Grand Prize
\$1,000
in CEFCU MasterCard® Gift Cards

One Second Prize
\$500
CEFCU MasterCard Gift Card

Five Third Prizes
\$50
CEFCU MasterCard Gift Card

No purchase necessary. Winner will be selected in a random drawing on or before 1/15/2017. See cefcu.com/newapp for full contest rules, or visit a CEFCU Member Center.

Board Chair's Letter



Nancy Medendorp
Board Chair

Dear Members:

It's simply *better*. I know, we've said it many times, but great news is worth repeating: Borrowers and savers helping each other at CEFCU is simply a *better* way to do business.

In fact, **\$70 million better** in 2015!

That's the *total* benefit members like you enjoyed through better rates and lower or fewer fees, according to a recent study that included your Credit Union. On average, that equals about \$425 per member household.

CEFCU's focus on providing exceptional value and service will *never* change. It's been our standard from day one. Yet, the *way* we deliver that service continues to evolve. Just take online and mobile banking, for example.

Earlier this year, we made significant enhancements to CEFCU On-Line®, incorporating new industry standards for user authentication, plus many other features. You've responded by driving *both* online banking *and* online loan application usage to record levels. Mobile banking usage is strong and growing, and you're also connecting with us more via social media and online chat. Thank you!

Plus, CEFCU continues to dedicate resources to make more frequent and regular updates — for both mobile and online banking. Future updates will incorporate added features you want, plus help us stay current with rapidly changing technology. But most importantly, those ongoing updates will continue to make it easy for you to do business with CEFCU, *no matter where you are*.

Above and beyond our online improvements, we're also investing in *people and places* to serve you in person. Three new Illinois Member Centers will open soon. Earlier this year, we opened a fourth San Jose, California branch, and a fifth will open in Fremont, California later in 2017. We're looking for new ATM locations, as well.

I'm proud to share how your Credit Union is investing in you *and* your experience here. However, I'm even more proud to report that *you're investing right back* — in CEFCU! More and more members are continuing to choose CEFCU for their Loan and Savings needs, and membership continues to grow. That means an exceptionally strong bottom line. And, as you also tell others about CEFCU, our shared success will continue.

On behalf of your Board of Directors, thank you for your continued support and believing in *better*.

For the Board,

A handwritten signature in black ink that reads "Nancy Medendorp". The script is fluid and cursive.

Nancy Medendorp

CEFCU MasterCard® Perks

CEFCU MasterCard Credit Cards provide great rates plus tons of benefits, like:

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

Plus, the Rewards and World Credit Cards allow you to earn Rewards Points you can redeem for airline tickets with no blackout dates. Learn more at cefcu.com/mastercard and apply today!



SPECIAL OFFER FOR NEW ACCOUNTS!



UP TO \$100 CASH BACK OR 10,000 BONUS POINTS

Get details and apply at cefcu.com/mycard, visit a Member Center, or call 1.800.858.3400.

Available to new CEFCU MasterCard Credit Card accounts opened between 9/1/16 and 12/31/16, and with qualifying new transactions posting to the account by 1/31/17 (less any return balances). Cash back to qualifying new non-rewards accounts and Bonus Points for new Rewards or World MasterCard accounts; both will be awarded via statement credit in April, 2017. Full promotion details available at cefcu.com/mycard or by contacting CEFCU.

Facing a Health Insurance Change?

A CEFCU Health Savings Account Can Help

If your employer is switching to a high-deductible plan, check out the benefits of choosing a CEFCU Health Savings Account (HSA). You'll enjoy:

- Separate account and statement for medical expenses
- Access to your funds through a CEFCU HSA Debit MasterCard and CEFCU On-Line®
- No setup fees, plus low or no yearly cost†
- Unused funds carry over from year to year — even if you change jobs, medical coverage, or marital status.

Stop in or call us at 1.800.633.7077 today for more information or to get started.



†\$25 annual custodial fee is waived the first year and then in any year you maintain an average daily balance of \$2,500 or more in your CEFCU HSA. Contact CEFCU for full details. Federal restrictions, contribution limits, and other requirements apply to qualify to open an HSA; be sure to consult with a tax professional.

Planning and Growing Your Investments



As you make investment choices, consider options that are in line with your tolerance for risk. You should include a mix of investments like stocks, bonds, and mutual funds, combined with CEFCU Certificates. Plus, be sure to plan for and expect market fluctuations.

That's where members of the CEFCU Investment Services and Wealth Management Team can help. They'll work with you to design a plan that helps you build, protect, and ultimately use your investments and assets in retirement. Plus, representatives can meet with you at most CEFCU Member Centers, or you can schedule a phone consultation.

Call CEFCU's Investment and Wealth Management Team at 309.633.2571 or 1.800.356.7865, ext. 32571 to schedule a no-cost, no-obligation consultation.



Top Performing Funds from MEMBERS Trust Company

- **Three #1 rated funds** for last 10 years[‡]
- **Two others rated top 5** for the last 5 years[‡]
- **Owned by more than 40 participating credit unions**, including CEFCU

CEFCU® Investment Services & Wealth Management

CEFCU Investment Services & Wealth Management is a marketing name used by CEFCU. Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. Trust services available through MEMBERS® Trust Company (MTC). CBSI and MTC are under separate contracts with the financial institution to make securities and trust services, respectively, available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution.

[‡]Based on Morningstar 2016 ETF Managed Portfolio Landscape Report as of March 2016. Number one portfolio ratings from MEMBERS Trust Company funds were for: Growth model, for Broad Market Global Equity; Balanced model for Broad Market US Balanced; Income focused for Broad Market US Fixed Income. Top five ratings for: Conservative model, for Broad Market US Balanced; Moderate Growth model for Broad Market Global Equity. The information is obtained or compiled from sources MEMBERS Trust Company believes to be reliable; does not guarantee that such information will be free from errors and/or omissions, whether human or mechanical.

\$15.4 Million

in Car Loan Savings[†]



When you're shopping for new wheels, tell your dealer you want a CEFCU Car Loan! Learn more and get started at cefcu.com/car.

[†]Estimated total 2015 member savings from CEFCU's better Car Loan rates. Based on CUNA Membership Report and Informa Research data through First Quarter 2016.

Reloadable MasterCard® Debit Card

The CEFCU My Spend Reloadable MasterCard Debit Card is a secure and convenient way to make purchases and payments.

- Works everywhere MasterCard Debit Cards are accepted
- Remaining funds never expire
- No charge to reload funds
- No charge to check balances online or by text alerts.

The My Spend Card can be a helpful tool for members who travel, or don't want a traditional Checking account or Debit Card. It's also a great way to teach kids about budgeting and responsible spending, because spending is limited to the available balance on the card. Plus, CEFCU's monthly fees are lower than many similar cards from competitors. Go to cefcu.com/myspend to learn more.



Initial purchase fee is \$5.95 for your card, and then \$3.95 monthly; \$0.50 charge for live assistance by phone with Card Services; no fee to withdraw from CEFCU Money Center 24 ATM locations, but fees do apply at non-CEFCU ATMs, including CO-OP ATMs.

Changes to FAFSA

If you have a student in college — or one headed there for the first time in 2017 — there are some changes to the Free Application for Federal Student Aid (FAFSA) enrollment process you should know:

- FAFSA filing for the 2017–18 academic year began **October 1, 2016**.
- FAFSA will now use information from an earlier tax year. For the 2017–18 school year, you'll report based on the return you filed in **early 2016**.

In general, this removes the rush and pressure for needing to file tax returns so you could then complete the FAFSA by the required deadlines. However, some colleges are reportedly moving up their March deadlines for applying for financial aid — to earlier dates — some to January 1 or *even earlier*.*

One thing that hasn't changed: It's still best to complete and file the FAFSA *as soon as possible* after the forms are available. This can increase your student's chance for receiving funds. Be sure to check with the college's Financial Aid Office for their application deadline dates.

You can learn more about the FAFSA process and different types of student aid at www.studentaid.gov.



Focus on Learning... Instead of= Finances. *CEFCU Can Help!*

When federal aid, scholarships, and other sources are not enough to cover college costs, a Private Student Loan from CEFCU can help! Funds can be used for tuition, room and board, and other qualifying expenses. Plus, the money is disbursed directly to the school for added convenience.

Check out cefcu.com/student to get full details or apply today.

*<http://time.com/money/4471130/early-fafsa-not-earlier-financial-aid-packages/?xid=homepage>

Stay Connected!

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

WEB/MOBILEcefcu.com

PHONE-A-LOAN1.800.858.3400

TOUCH-TONE TELLER1.800.447.2478
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 SERVICES309.633.2571
 Toll-free1.800.356.7865, ext. 32571

WEALTH MANAGEMENT309.633.3836
 Toll-free1.800.356.7865, ext. 33836

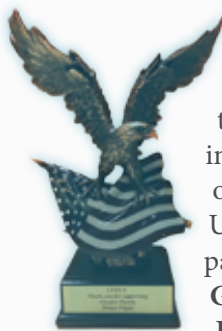
CFS INSURANCE309.633.7232
 Toll-free1.888.445.3320

CEFCU

Not a bank. Better.®

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CEFCU Giving Back to Our Communities



CEFCU is honored to have received this sculpture in recognition of your Credit Union's ongoing partnership with **Greater Peoria Honor Flight**.

CEFCU is thankful to be able to partner with such a wonderful organization. To all that have served, are currently serving, and to those who work to honor these individuals — **thank you!**

A team of volunteers from CEFCU helped out during **Rebuild Together – Peoria**, doing painting and other work at **Dream Center Peoria!** CEFCU is glad to help support a worthwhile organization that helps make a difference for less fortunate individuals and families by providing practical social service and programs.



The 22nd Annual Ronald McDonald House Golf Classic took place this past June in Springfield, IL and raised over \$48,000! CEFCU has been a long-time sponsor of this and other **Ronald McDonald House** events, all to help provide a home away from home for families while their child receives medical care.

Federally Insured by NCUA



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