

# HOMEFRONT

Guard Against  
Home Repair  
Rip-Offs

Love Your Car —  
but Not Your Loan?

Keys for Saving for  
Retirement

Free CO-OP® ATMs  
Save You Money

## Is Your Child Up for the Challenge?

Have a child or grandchild between age 10–15? Make sure you show them the 2016 CEFCU® Milestone Challenge\*, available at [cefcu.com/challenge](http://cefcu.com/challenge). This is a great way for you, as a parent or guardian, to help your child learn some financial basics.

Kids can choose from multiple tasks and online activities. By completing nine of these challenges, the young CEFCU members can then receive a \$10 eGift card from Amazon, iTunes® or Starbucks. Tasks or “challenges” are all generally based on financial education or community service topics and include:

- Understanding account passwords and how to create a strong one
- Learning the difference between a debit card and credit card
- Discovering how compounding interest works
- Setting a savings goal
- Volunteering for a worthy cause
- And more!



Those are just a few of the 12 challenges available to complete. Plus, if the child doesn't already have a CEFCU Savings account, you can help them open one, too.

Check out the Milestone Challenge page for more information.

## Free Classroom Tools!

CEFCU also provides the following free financial literacy resources for schools in our member-service areas:

- **Classroom Workbooks** for grade schools and high schools. Materials are age appropriate to help teach about saving for a goal, spending wisely, and other topics.
- **Mad City Money** — a reality fair where kids are given real-life situations for hands-on learning about budgeting, money management, prioritizing spending, and more.



If you are a teacher or administrator, simply contact CEFCU to learn more, or email our Community Relations Department at [CommunityRelationsDepartment@cefcu.com](mailto:CommunityRelationsDepartment@cefcu.com) for details on requesting free materials.

\*Open to CEFCU primary accountholders age 10–15. Finish any nine of 12 challenges and return the completed, signed form by 3/31/17 to receive a \$10 eGift Card from choice of Amazon.com, Starbucks, or iTunes. Forms can be returned to any CEFCU Member Center, online, or by mail. Limit of one Milestone Challenge eGift Card per CEFCU member, per year; recipient must be age 10–15 when completed form is returned. More information and complete details available at [cefcu.com/challenge](http://cefcu.com/challenge).

# Keys for Saving for Retirement

*It's time in the market, not timing the market*

There is no magic formula to know the right time to invest in the stock market, or the right time to get out. Instead of jumping in and out, it's typically a better idea to think long term and stay invested — provided the funds will not be needed for a number of years.

“Don't try to ‘time the market’ or rely on a financial planner to pick market tops and bottoms,” advises Terry Schultz, Manager of CEFCU Investment Services. “Sometimes, investments don't just underperform, they can go negative,” he continues. “So, it's important to design a strategy and plan that focuses on the long term, and helps remove some of the worry about tops and bottoms.” Plus, trying to “time the market” can cause you to miss potential earnings, as shown in the chart below.

When making investment choices, consider options that:

- Are in line with your tolerance for risk
- Include a mix of investments, like stocks, bonds, mutual funds, and certificates
- Plan for, and expect, market fluctuations.

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

Schedule your no-cost, no-obligation appointment today by calling 1.800.356.7865, ext. 32571.

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## No Closing Costs on Home Equity!



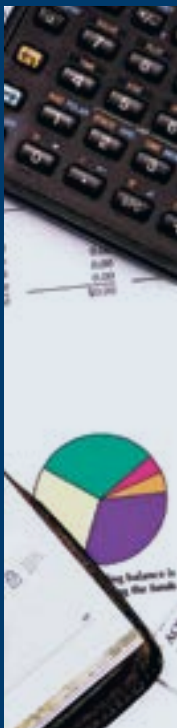
For a limited time, CEFCU is paying all closing costs for Home Equity Loans and Credit Lines.\*

That means it is 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**
- New roof**
- And more!**

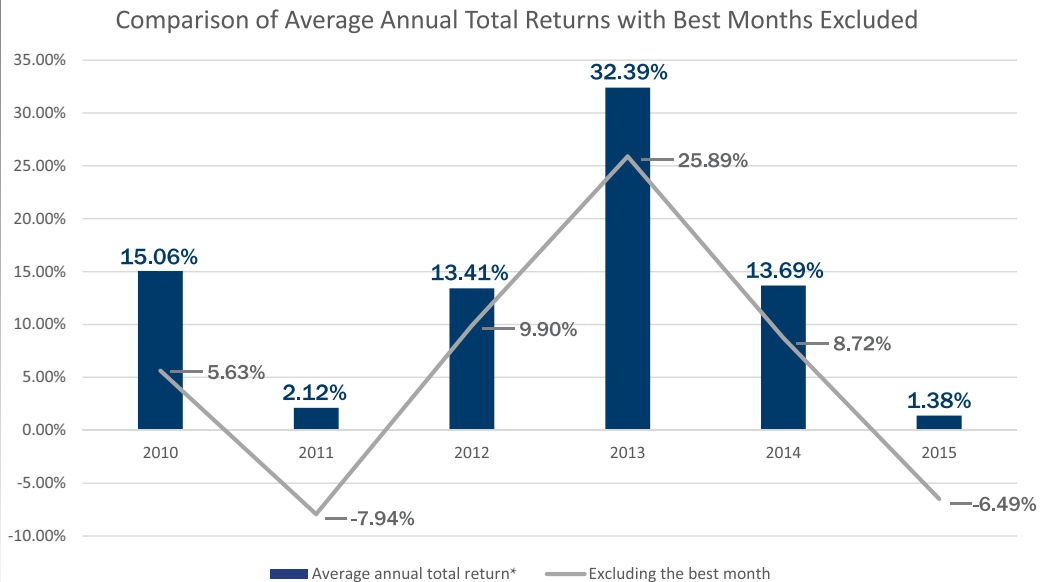
Go to [cefcu.com/equity](http://cefcu.com/equity) to learn more and get started, or call us at 1.800.858.3400

\*To qualify, members must be in good standing, and home cannot be listed for sale; Bridge Loans and Lot Loans are not eligible. Costs CEFCU will pay do not include the payment of Transfer Taxes (assessed when a property changes owners) or Mortgage/Intangible Taxes that are applicable in some states, but not Illinois. Contact CEFCU for full details.



This chart illustrates the difference it can make to miss out on months with strong performance. It compares the results of being invested in stocks\* all year, versus being invested for all but the month with the highest return.

\*As measured by the S&P 500, an index of the stocks of 500 major U.S. corporations. The index is unmanaged and carries no expenses. You cannot invest directly in an index. Past performance does not guarantee future results.



# Guard Against Home Repair Rip-Offs

If you are considering a major remodel or a home improvement project, keep these tips in mind to avoid being a victim of a home improvement scam.

It's usually best to avoid anyone who:

- Shows up offering to do a job because they “were in the area” or “have leftover supplies” from another job nearby
- Presents a business card with only a post office box, but no street address
- Stalls when you ask for proof of insurance, licensing (if required in your area), or bonding
- Rushes you to sign a contract
- Demands payment in cash, or requires more than half payment in advance
- Offers a bid that is far below other quotes you've received.

Here's another key recommendation from experts: When you hire someone to work on your house, they typically obtain materials on credit from a supplier. So, if that contractor doesn't pay the supplier, the supplier can file a mechanics lien on your home.

In essence, you'd be forced to pay for those materials twice.

The advice for protecting yourself: If you hire anyone to work on your home — even if it is minor — get a signed Waiver of Lien from the contractor as you make payments. The signed form acknowledges the contractor was paid. While it can be extra work for you, it provides a lot of protection.

With a little research and time, you can avoid falling victim to questionable “contractors” and home repair scams. Then, when you're ready for your home improvement project, count on CEFCU to help with affordable financing options.



## Love Your Car – but Not Your Loan?

*It's not too late to change.*

If you financed a vehicle purchase with another lender during the last year or so, it's not too late to change for the better! Yes, you *can* move your loan to CEFCU... and it is *easier* than you might think.

Simply call us at 1.800.858.3400 or visit a Member Center. A CEFCU Representative will review your options with you to see if you can save money by refinancing and moving your loan to CEFCU.

It only takes a few minutes... and it *could add up to some serious savings.*

And remember: Anytime you're shopping for new wheels, just ask your dealer for CEFCU financing. Or, go to [cefcu.com/car](http://cefcu.com/car) to apply for free preapproval.

**\$15.4 Million**

Member savings\*  
from CEFCU's better  
Auto Loan rates



\*For 12 months, as of 1st Qrt 2016; based on CUNA and Informa Research data



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

- Our Milestone Challenge
- Guarding against home repair rip-offs
- Loving your vehicle — but not your loan
- And more!



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## Free CO-OP ATMs Save *You* Money

As a CEFCU member, you can use your CEFCU Debit MasterCard® at 30,000 surcharge-free CO-OP® ATMs throughout the U.S. and Canada to get cash and access your CEFCU account(s)\*. Plus, there are over 5,000 CO-OP Shared Branch locations throughout the U.S., too, for in-person transactions.

Chances are you can find a free CO-OP ATM or Shared Branch location nearby, no matter where you are or where you're traveling. Of course, there are over 130 free CEFCU Money Center 24® ATMs located throughout our member-service areas, too.

Go to [cefcu.com/locations](http://cefcu.com/locations) and use the easy tool to find the free ATM or Shared Branch locations near you.

Look for  
This Logo!



## Over \$1 Million

Saved on ATM fees in 2015 by  
CEFCU members,  
thanks to CO-OP ATMs



\*For ATM transactions on non-CO-OP and non-Money Center 24 ATMs, there is a \$1 service fee. The ATM owner may also charge a fee. Refer to the CEFCU Fee Schedule regarding international ATM fees.