

# HOMEFRONT

## Chip Cards Help Fight Fraud

Three Ways to Save on a Car

Picture Your Possibilities — We Can Help!

Use Social Security Estimates in Financial Planning

Traveling With Your CEFCU MasterCard

The new EMV chip-enabled MasterCard® Credit and Debit Cards\* from CEFCU® provide you with the new world-wide 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, providing *even stronger* protection. And, the chip *itself* is encrypted.

Keep in mind:

- **Self-pay fuel pumps may not feature EMV chip-card readers** until sometime in mid or late-2017.
- **Chip cards still have a magnetic stripe**, so you can use them anywhere 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.**



# 50%<sup>†</sup>

Estimate of US Merchants who have yet to install new EMV card readers as of 12/2015

US merchant locations that are now accepting EMV card transactions as of 01/2016

# 37%<sup>‡</sup>

\* EMV is short for Europay MasterCard Visa, the companies that developed the technology

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

† Source: CreditCards.com, Dec. 2015

‡ Source: TSG & Businesswire.com, Jan. 2016

## Special Offer for New Accounts!

Switch to a CEFCU MasterCard® Credit Card and enjoy the added peace of mind of EMV Chip technology.



## YOU CAN ALSO RECEIVE

**5,000**  
bonus points

for new Rewards or World  
MasterCard accounts\*

OR

**\$50**

MasterCard  
Gift Card

for new non-Rewards accounts\*

Learn more and get started at [cefcu.com/mycard](http://cefcu.com/mycard) —  
or stop in or call — and make the switch today!

\*Offer available for a limited time to new cardholders who perform 5 or more purchase transactions and have \$500 or more in total net purchases 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 details, or contact CEFCU.

## Three Ways to Save on a Car.

When you're ready for a new vehicle, ask for the CEFCU Loan. You'll enjoy great low rates, quick approvals, and no surprises. Consider applying for preapproval — it's fast and free, and helps you plan for a payment that's right for you.

Once your financing is planned, here are a few quick tips to help you drive off the lot with new wheels and a good deal!

- 1 Start by doing research online to review various options, models, and other details.
- 2 If you have a trade-in, negotiate its value separately from the purchase price for the new car.
- 3 Most importantly, when you find your car, ask your dealer to set you up with a loan from CEFCU!

Whether you're applying for preapproval, your actual loan, or even refinancing an existing vehicle loan, it's easy to apply: go to [cefcu.com/car](http://cefcu.com/car), call Phone-A-Loan at 1.800.858.3400, or visit a Member Center!

**\$194**  
Average member  
savings from  
choosing a CEFCU  
Used Car Loan.\*

\*Based on Informa Research Services, NCUA, and CUNA data.

## Picture Your Possibilities — We Can Help!

CEFCU is now paying all closing costs† for Home Equity Loans and Credit Lines! Which means it's now more affordable than ever to make your dreams a reality, like:

- An updated kitchen
- A remodeled basement
- Installing a backyard pool
- Paying for college.

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

Go to [cefcu.com/equity](http://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.



# Use Social Security Estimates in Financial Planning

## *CEFCU Investment Representatives Can Help*

Have you ever looked at your personalized benefit estimate from the Social Security Administration?? Do you wonder what your estimate means?

If so, talk with a CEFCU Investment Representative. They can help walk you through your statement, and more importantly, help you decide how to use it as part of your retirement and financial planning.

As you consider your statement, remember that:

- **Your estimate is a snapshot in time**, so projections might be lower — or higher — than what you may actually receive when you start collecting benefits.
- **The statement** estimates your Social Security benefits if you were to begin collecting at various ages. Amounts are calculated and based on today's dollars; they aren't adjusted for inflation.\*<sup>†</sup>

No matter what your age, your benefit estimate can be an important part of your long-term financial planning. If you're nearing retirement, it can help you decide if you want to retire early, or perhaps work a few more years to get the largest benefit possible. If you are mid-career, a review can help you decide how much you'll also need to save on your own for retirement.

That's where a no-cost, no-obligation meeting with a member of the CEFCU Investment Services team can help. Advisors can meet in person or by phone, to help you develop a plan. Ultimately, your plan should help you achieve your goals while:

- **Complementing traditional CEFCU Savings, IRA, and Certificate options**
- **Including a diverse mix of options like mutual funds, stocks, and bonds**
- **Anticipating and preparing for market fluctuations.**

And remember, CEFCU Investment Representatives work on a salary, so there's no financial incentive to guide you to products or investments that are not right for you.

Call 309.633.2571 or 1.800.356.7865, ext. 32571, to schedule your appointment today.

\*Source: *Home and Family Finance*; cuna.org

<sup>†</sup>Investment Representatives are not Social Security experts. Contact the SSA office in your area regarding specific questions about your individual SSA benefits.

**CEFCU**® Investment Services

# 52%

of current retirees wish they'd started saving sooner.<sup>1</sup>

# 47%

wish they'd saved more from each paycheck.<sup>1</sup>



<sup>1</sup> Nov. 2014; [time.com/money/3604824/retirement-saving-mistakes-top-3-how-to-learn](http://time.com/money/3604824/retirement-saving-mistakes-top-3-how-to-learn)

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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:

- Chip Cards Fight Fraud
- Use Social Security Estimates in Financial Planning
- Three Ways to Save When Buying a Car
- And more!



Federally Insured  
by NCUA



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## Traveling With Your CEFCU MasterCard?

Help us *help you* enjoy a great trip.

If you're taking a trip, be sure you call CEFCU at **1.800.633.7077** and let us know before you go!

CEFCU uses the latest security software to help fight fraud. So, when your CEFCU MasterCard Credit or Debit Card is suddenly used at a physical location outside your typical purchase areas, transactions *might* seem suspicious and be declined ... *unless* you've notified us that you're traveling.

No matter where you are headed — quick weekend getaway, a cross-country trip, or out of the country — be sure you notify CEFCU at **1-800-633-7077** before you leave.

