

The CEFCU logo is displayed in a bold, white, sans-serif font against a dark blue background. The letters are closely spaced and have a slight shadow effect.

Not a bank. Better.®

A laptop is shown in the upper left, with its screen displaying a website. The background is a dark blue with glowing white lines and dots, suggesting a digital or network theme. The word 'the' is in a smaller font above 'TELLER', which is in a very large, bold, white font.

# the TELLER

Second Quarter | 2017

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## HOLIDAYS

All CEFCU offices  
will be closed on:

Memorial Day  
(observed)  
Monday, May 29

## More Online Enhancements Are Coming Soon!

You'll soon be able to enjoy even more self-service functionality with CEFCU On-Line® and CEFCU® Mobile Banking! New features include:

- **Easier forgotten login or password resets** — you'll be able to use secure account verification to retrieve your login ID
- **Self-service for updating your contact information**
- **Improved account information alerts** such as seeing pending debit transactions and setting up Debit Card transaction alerts
- **Person-to-person payments (P2P)**
- **Integrated Money Desktop tools** to help you set up a budget, track spending, and more
- **Mortgage eStatement access**
- **ACH stop-payments** — to stop an ACH payment just like you can a check
- **Integrated online account opening** direct from both CEFCU On-Line and Mobile Banking
- **And more!**

Keep watching [cefcu.com/mobile](http://cefcu.com/mobile) for details! Not a CEFCU On-Line or Mobile Banking user? Use this same URL to get started. You can also access app downloads and even view video tutorials on using CEFCU Mobile Banking.

No matter where you are or what device you have — smart phone, tablet, laptop, or desktop — you can connect whenever and wherever it's convenient for you. Get started today!



# President's Letter



**Mark Spenny**  
President/CEO

*The CEFCU Annual Meeting is Thursday, April 27, at 7:00 p.m. at the Holiday Inn Hotel & Suites Peoria at Grand Prairie, 7501 N. Orange Prairie Road, Peoria, Illinois.*

## Dear Members:

How do you gauge success?

I'm a fan of the Indy 500. Success there is obviously determined by the race team whose driver crosses the finish line first. For other sports, "success" is measured with a high (or low!) score, the fastest time, and other ways.

At CEFCU, we measure success in terms of placing your *best interests* first. As a not-for-profit financial cooperative, our mission is clear: to help you improve your financial well-being. By delivering better values to you, the team at CEFCU helps *you* succeed.

I'm proud to report CEFCU regularly ranks as *one of the best* Credit Unions in the U.S. in terms of just that. And, it's exciting to see the real difference that can make for you. For example, the *total value* returned to CEFCU members currently averages \$425 annually per member household, and "high use" households — with numerous CEFCU accounts — enjoy even more savings.

It's also exciting to see how you've embraced the many options you have to manage your CEFCU accounts. For starters, CEFCU On-Line® and the Mobile Banking app saw tremendous growth last year. Approximately 50% of all members now use one or both of these channels. Remote check deposit and CEFCU Bill Pay usage also continue to grow. Plus, your CEFCU Debit Mastercard® is the key to fee-free access at over 30,000 CO-OP ATMs nationwide. You're clearly taking CEFCU with you, connecting *wherever* you are and *whenever* it's convenient.

We're also committed to serving you through our own growing network of Member Centers. Three new Member Centers recently opened in Illinois. We're remodeling several other facilities, and opening a fifth location in our California service area later this year.

While technology and cars have obviously changed since the first Indy race, the goal remains the same: Finish first. Likewise, CEFCU's business has changed since our start 80 years ago, yet the purpose and goal for your Credit Union has never changed. CEFCU is a community where borrowers and savers come together to help each other enjoy better value. At CEFCU, everyone contributes to — *and shares* — the success.

Thank you for your ongoing trust and for making 2016 another *great* year for your Credit Union. You're continuing to demonstrate how CEFCU *really is* not a bank. *Better.*

## Credit Union Highlights

| As of December 31 | 2016            | 2015            |
|-------------------|-----------------|-----------------|
| Members           | \$320,684       | \$314,121       |
| Assets            | \$5,614,192,000 | \$5,297,355,000 |
| Savings           | \$4,954,286,000 | \$4,661,355,000 |
| Loans             | \$4,035,543,000 | \$3,898,883,000 |
| Net Worth         | \$589,233,000   | \$564,829,000   |

# The Nicest Card You'll Ever Carry®

Everyone's needs and goals for a credit card are different. That's why CEFCU provides options, so you can choose the card that's best for *you*.

## CEFCU Rewards Mastercard®

Earn Rewards points for every \$1 in net purchases, then redeem points for travel, airline tickets (*with no blackout dates*), Mastercard Gift Cards, and more!

## CEFCU World Mastercard









Enjoy standard Rewards above, luxury travel options, plus earn bonus points in select categories: 1.5 points per dollar on fuel, 2 points per dollar on dining, hotels, airfare, and car rentals.

## CEFCU Mastercard

CEFCU's non-rewards card with a lower APR.



Best of all, every CEFCU Mastercard Credit Card is equipped with tons of perks and benefits, like:

-  No Annual Fee or Balance Transfer Fees
-  Extended Warranty Coverage and Price Protection
-  Trip Cancellation Insurance
-  ID Theft Protection and fraud monitoring
-  Opportunities to save on fuel with Fuel Rewards
-  Transaction alerts
-  Compatible with Apple Pay® and Samsung Pay®. Plus, Android Pay® coming in April!
-  And more!

Go to [cefcu.com/mycard](https://cefcu.com/mycard) for details and to apply. Or, stop in or call us at 1.800.858.3400.

## Special Limited Time Offer!

New CEFCU Credit Card accounts can enjoy 12-month introductory rates on Purchases AND Balance Transfers!

See details and get started at [cefcu.com/mycard](https://cefcu.com/mycard).

## Helping First-Time Home Buyers

*CEFCU loans make it easy.*

Buying your first home? Know someone who is? Qualifying first-time buyers can **save from \$625 to \$1,000 or more** on closing costs with a CEFCU home loan! Learn more and get started at [cefcu.com/home](https://cefcu.com/home) or by calling 1.800.633.7077, ext. 34411.







## You Can Take Us With You!

If you are moving or have a student heading to college, remember: CEFCU can serve you regardless of where you live.

Plus, our numerous options for mobile or online account access make it *easier than ever* to perform transactions anywhere, anytime. Use any and all of the following:

- **Free and secure 24/7 CEFCU On-Line® and Mobile Banking**, including mobile check deposit. Simply download the iOS app from the Apple App Store or the Android app from Google Play, or log in from your tablet or laptop via [cefcu.com](http://cefcu.com).
- **30,000+ fee-free CO-OP® ATMs** nationwide, and more than **5,200 CO-OP Shared Branch** locations for in-person transactions.
- **24/7 online loan applications** and account opening.
- **CEFCU's Contact Center** — for account assistance, transactions, and more by phone at 1.800.633.7077. Available Mon–Fri 7:30 a.m.–8 p.m., Sat 9 a.m.–5 p.m. (CT).
- **CEFCU Mastercard®** Credit Cards and Debit Card, with 24/7 cardholder service if your card is ever lost or stolen.
- **And more!**

No matter where life takes you, you can always count on enjoying the better rates and value available from your Credit Union.

OVER  
**60,000**  
MEMBERS

currently live more than **20 miles** away from a CEFCU Member Center and *still* choose CEFCU for their financial needs.



## Did You Know...

Even though your immediate family members\* may not live with you, they are *still eligible to join CEFCU*.

When the opportunity comes up, be sure to tell them about the better rates and service you enjoy at your Credit Union. Plus, joining is easy! Simply encourage them to call or stop in, or go to [cefcu.com/join](http://cefcu.com/join) to learn more and get started!

\*Immediate family members include relatives by blood or marriage or foster and adopted children of CEFCU members.

# CEFCU Private Student Loans

*Online and on time*

When federal aid, scholarships, and savings are not enough to pay for a college education, a Private Student Loan from CEFCU can help. Enjoy:

- No application, origination, or servicing fees
- Funds disbursed directly to the school, for added convenience
- No payments until 6 months after graduation
- A rate discount when you set up auto payments

Plus, funds can be used to help pay for tuition, room and board, books, laptops, and more. It's easy to apply online 24/7, and applicants can often receive approval in minutes. For more information and to apply, go to [cefcu.com/student](http://cefcu.com/student).

No payments due until 6 months after graduation, provided a student is enrolled at least ½ time (for up to 60 months). CEFCU Private Student Loans are variable rate loans; rates subject to change quarterly based on the Prime Rate, published in the Wall Street Journal.



## Looking for New Wheels?

*We can help you save!*

When you're shopping for a car, ask for a CEFCU Loan, and enjoy:

- Low rates with no application fees
- Easy online application and preapproval
- Payments that fit your budget
- No penalties for early repayment

It's easy to apply! Simply go to [cefcu.com/loans](http://cefcu.com/loans) to check current rates and apply online 24/7. Or stop in or call us at **1.800.858.3400** to talk with a CEFCU Representative.

**\$4.5 Million**  
**2016 Member Savings Thanks to  
CEFCU's Better Auto Loan Rates**

Based on Raddon Financial Group and Datatrac data

# 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 — Building Financial Foundations

Helping the community build a strong financial foundation is extremely important to CEFCU. That’s why for over 20 years, we’ve provided **free financial education materials** to teachers and schools.

Materials are age-appropriate and cover kids from 2<sup>nd</sup> grade all the way through High School. In fact, nearly 300 schools and 22,000 students benefited in 2016 alone.

If you’re a teacher or administrator, contact CEFCU’s Community Relations Department at 309.633.3675 to learn more or request materials.



### A Sample of Comments from Teachers

“Great reinforcement for our money unit.”

“*Money Moves* is a great fit for our financial management unit in Consumer Ed.”

“The booklet really helped several students with their thinking of money and responsibility.”



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