

HOMEFRONT

Let CEFCU® Help YOU Save Money

You've probably seen stories in recent months about financial institutions and their cross-selling of products to their customers. As a not-for-profit, member-owned financial cooperative, CEFCU is focused solely on serving you — *not* on generating profits for investors on Wall Street like many banks are doing.

Our purpose is clear: Provide you with *better* options than what you'd typically find elsewhere, to help you improve your financial well-being. A 2016 study found that when compared to banks, on average, CEFCU returns **\$224 annually** in direct financial benefits per member. That equals approximately \$425 per member household when using just "the basics" at CEFCU — "high use" households actually enjoy over \$1,200 in savings.*

In 2016, the "better" at CEFCU resulted in numerous savings for members*, including:

- **More than \$363,000 saved in closing costs for members purchasing their first home.**
- **Over \$410,000 through better rates on CEFCU Mastercard® Credit Cards.**
- **Over \$1 million on ATM fees, thanks to fee-free CO-OP® ATMs. If we factored in CEFCU's Money Center 24® network, the savings would surpass \$26 million.**
- **\$3.1 million on monthly Checking account fees.**
- **Nearly \$4.5 million through CEFCU's better auto loan rates.**
- **Over \$8 million through CEFCU's Home Loan rates.**
- **Nearly \$1 million through better Home Equity rates.**
- **And more!**

As a CEFCU member, you can rest easy knowing your Credit Union is looking out for ways to save you money through better rates, lower fees, and more... which can mean a healthier budget for you and your family.

Have a loan, checking account, or credit card somewhere else? Stop in or call us, and see if we can help you save money and enjoy a better value by moving it to CEFCU.

Traveling This Summer? Ignore These Myths.

You Can Take Us With You

Home Loans Made Easy

A Change in Rules — Not Our Goals or Results



*"High use" defined as having a new Car Loan, 30-year Mortgage, Credit Card, Checking, Savings Certificate, and Insured Money Market Account (IMMA). Savings figures based on Raddon Financial Group, 2016 CUNA Member Benefits Report, Datatrac, NCUA, and CUNA data.

Traveling This Summer? Ignore These Myths.

If you're planning a trip this summer, here are a few common myths to avoid as you finalize your travel details.

Myth: The best airfare deals are available on Tuesdays.

According to recent studies, searching on Sundays 50 to 100 days before your departure date is often the best time to buy coach tickets for domestic U.S. air travel. The *second* best day is Tuesday. Plus, be flexible in your days and times: The cost differences of flying on different days, or morning vs. later afternoon, can be significant.

Myth: The day before Thanksgiving is the busiest travel day. It depends. According to *Travel + Leisure*, the exact dates for busiest travel days change from year to year, and often occur during the summer. In fact, August 7 was the busiest day for air travel in 2015, and the Sunday after Thanksgiving was second. But you can always count on the roads and airports being busy around the “big” holidays.

Myth: Shorter trips are less expensive. If you're flying, it's not always cheaper to stick close to home — especially if you're not flying from a major hub city to another hub city. Check prices — you might be surprised that greater distances don't always correlate with a greater price.

Myth: Nothing is ever free. If you're traveling to a tourist destination, there are often freebies or discounts available — particularly for kids or if you travel during off-peak times or book well in advance. A little online searching could save you money.

Myth: The best hotel and airline prices are always found on third-party sites. Several carriers and hotel brands now offer lowest-price guarantees for direct booking through the company's site. You can often find an equal or better value by booking directly instead of through the third-party service.

Sources: travelandleisure.com; budgettravel.com; Independenttraveler.com; CUNA Copy Art Express.

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Traveling With Your CEFCU Mastercard?

Let us know before you go.

Before you head out of town, be sure to call CEFCU at 1.800.633.7077. CEFCU uses some of the latest security software to help fight fraud. So, if you make a transaction on your card at a physical location outside of your typical purchase areas, transactions *might* seem suspicious and be declined — unless you've notified us you're traveling!

Don't Have a CEFCU Mastercard Credit or Debit Card?

It's easy to request one! Plus, check out the special offers available for both new Credit Card and Checking Accounts! Simply stop in or call us, or learn more and get started 24/7 at:

- cefcu.com/mycard for the latest CEFCU Mastercard Credit Card offers, including special introductory rates.
- cefcu.com/newcheck for the current offer available for new CEFCU Checking accounts.



You Can Take Us With You!

If you'll be moving to a different city or state, you can still enjoy the benefits of CEFCU membership, because *your membership travels with you*.

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:

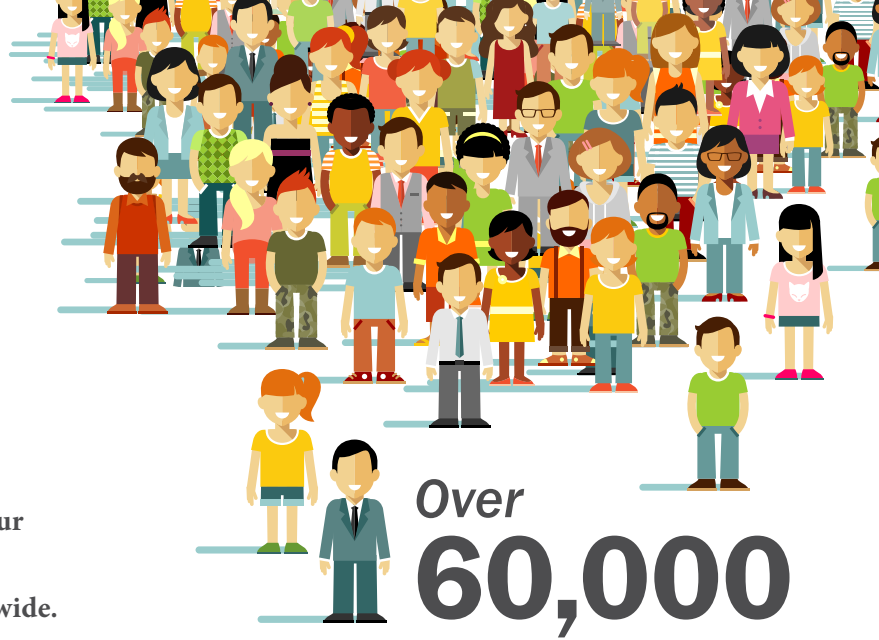
- **Free and secure 24/7 CEFCU On-line® and Mobile Banking, including mobile check deposit.** Simply download the iOS app from the Apple App Store or the Android app from Google Play, or log in from your tablet or laptop via cefcu.com.



- 30,000 fee-free CO-OP ATMs nationwide.
- Over 5,200 CO-OP Shared Branch locations for free in-person transactions.

- 24/7 online loan applications and account opening.
- CEFCU Mastercard® Credit Cards and Debit Cards, with 24/7 cardholder service if your card is ever lost or stolen... or you need assistance when traveling.
- **And more!**

Whether you are relocating or have a student heading to college, CEFCU can serve you anywhere. Go to cefcu.com/locations to find CO-OP ATM locations near you.



CEFCU members currently live more than 20 miles from a CEFCU Member Center.

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

Be sure to tell your family, wherever they are, 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 to learn more and get started!

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



Home Loans Made Easy

Planning to build a new home? Ready to downsize? Buying your first home? Looking to refinance? No matter what your plans or need, discover how a CEFCU Home Loan can help you borrow smarter:

- **Numerous loan choices**, including fixed or adjustable-rate terms
- **First-Time Home Buyer programs** that make purchasing easier
- **Free Home Loan Preapproval**
- **90-day rate locks with "Smart Lock"**— which lets you lock your rate for 90 days while you find and close on a home
- **And more!**

Check out cefcu.com or call us at 1.800.633.7077, ext. 33424 for information and to get started. Or, stop by a Member Center — we're here to help!



Not a bank. Better. ®

P.O.Box 1715 • Peoria, IL 61656-1715
cefcu.com

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

- CEFCU Helping *You* Save Money
- Summer Travel Myths
- Home Loans Made Easy
- And more!



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A Change in Rules — *Not* Our Goal or Results



The Department of Labor proposed a new rule last year that would apply for retirement accounts. Called the "Fiduciary Rule", it is designed to put more legal requirements on stockbrokers, insurance agents, and financial advisors to act in your best interests — especially when selling products or giving retirement advice, like recommending rolling over your 401(k) into an IRA. Details of the new rule and regulations are still being discussed and have yet to be finalized.

At CEFCU, our member-owners have *always* been our number one priority. CEFCU's Investment Services and Wealth Management Representatives

work on a salary, not commission. So, you can rest easy knowing you'll receive the help you need to make informed decisions that are focused on *your* interests.

Have questions? Looking for investment service that values the interests of clients? Count on CEFCU's Investment Services and Wealth Management Team. Simply call us at 1.800.356.7865, ext. 32571, to schedule a no-cost, no-obligation appointment or to learn more.

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