

the TELLER

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HOLIDAYS

All CEFCU offices
will be closed on:

Martin Luther King, Jr.
Day (observed)
Monday, January 15

NEW — Person to Person Payments with CEFCU® My Pay

Pay anyone instantly and directly from your CEFCU account

If you're using CEFCU On-Line® and/or Mobile Banking, the new CEFCU My Pay feature lets you pay anyone instantly and directly from your CEFCU account.

You simply need a CEFCU Checking or Savings account with a CEFCU Debit Mastercard® and valid PIN. Then, you can direct funds to be sent to another person instantly:

- Pay any individual — even if they aren't a CEFCU member.
- You only need an email address or mobile phone number for the person you are paying. There is no exchanging of personal account information.
- All information is encrypted.
- It's all free of charge!

The recipient will receive a notification you have sent them a payment. They click the link to retrieve the funds. Money is then transferred to either the recipient's Debit Card or account. If the recipient doesn't claim the funds within 10 days, the money is returned to your account.

Go to cefcu.com/mypay for more details and information!

Sending funds with CEFCU My Pay is similar to an ATM withdrawal. The timing of when funds are received depends on whether recipient elects to receive funds to their debit card or checking account. Payments from Savings accounts are restricted to three transactions and \$500 per month. Full details available at cefcu.com/mypay.



Another Extraordinary Dividend! (see page 2)

Another Extraordinary Dividend!

A Special Message from CEFCU's President/CEO



Mark Spenny
President/CEO

Hear more from Mark
at cefcu.com/dividend

2017 was another terrific year for CEFCU, thanks to the continued support of nearly 330,000 members like you. As a result, your volunteer Board of Directors authorized a **\$40 Million Extraordinary Dividend** — returned to CEFCU member/owners in December.

To me, the Extraordinary Dividend is the perfect example of how CEFCU really is Not a Bank, Better.

There's not a bank around that does something like this.

The Extraordinary Dividend *isn't* paid to stockholders and *doesn't* go to Wall Street. Instead, when your Credit Union does well, the money goes right back to you — the borrowers and savers on *Main Street* who helped make it happen.

Think about that for a minute. Borrowers and savers, helping each other save money, enjoying better values

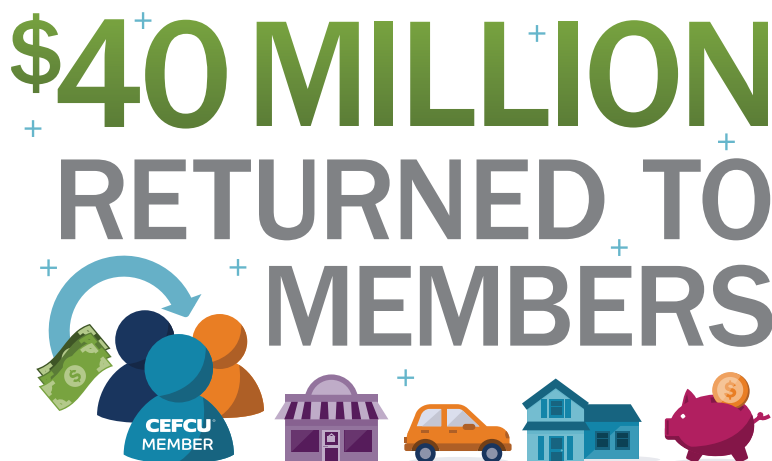
and also sharing in the success. It really is a simple concept, but it makes a *big* difference.

At CEFCU, you're part of a bigger community. The business you bring here not only benefits you through better rates and lower fees, it also helps support your community and fellow members. Plus, it allows CEFCU to continue to give back in other ways, too. Your Credit Union annually supports thousands of charitable, civic, and non-profit organizations in the various communities we serve. Together, we are *all* making a difference.

No one knows what the future holds, and Extraordinary Dividends aren't guaranteed to happen every year. Yet, I can assure you that when business conditions and results *do* allow, we're committed to sharing the success with members, just like CEFCU has many times over the last two decades.

On behalf of CEFCU's Staff and Board of Directors, thank you for your continued trust. *You* are the reason why CEFCU really is Not a Bank. *Better*.

Mark A. Spenny



That's enough to pay for:

A month's worth of groceries for more than **130,000 people**

College tuition for over **2,000 students**

A year's compensation for just **TWO big bank CEOs†**

† Source: <http://www.fool.com/investing/2017/03/22/4-big-bank-ceos-ranked-by-2016-compensation.aspx>

Volunteer Board Serves You... *The Member*

CEFCU's Board of Directors is comprised of volunteers who meet at least once a month and also serve on various committees, without pay, to administer the business of your Credit Union. Your Board Nominating Committee has recommended the candidates listed here, based on their business, administrative, and leadership skills, and for their willingness to devote their time and energy to CEFCU.



Bradley C. Arnold

Brad has been with Precision Planting (a wholly owned subsidiary of AGCO) as the General Manager since 2014, and prior to that was responsible for International Business Development at the company. His previous professional experience includes a position as Business Support Manager with Caterpillar, and the CFO/Controller at Bloomington/Normal Seating Company, in addition to six years of public accounting experience. Brad's service as a CEFCU Board volunteer began in May 2010. He is a past Board Chairman and currently serves on the Bylaws, Credit and Nominating Committee.



Kavita Sachdev

Kavita has been at Caterpillar for 17 years and is currently the Business Support Manager in the OEM

Solution's Group. Kavita has served as a CEFCU Board volunteer since April 2014, and she is currently a member of the Supervisory, Employee Relations, and Political Action Committees. She actively volunteers for community service.



Matt D. Jolliff

Matt has been at Caterpillar for 13 years and is currently the Pricing Supervisor for Resource Industries. Matt served as a CEFCU Board volunteer from 2010- 2012 prior to relocating for Caterpillar from 2013 to 2015. He resumed his service as a CEFCU Board volunteer in August 2015 and now serves on the Executive, Credit, and Political Action Committees.



Sean D. Scranton

Sean has more than 25 years of experience in Information Technology/ Security, including 11 years as an IT auditor at a local accounting firm, where he audited financial institutions. He is currently the National Practice Leader for Cyber Liability Insurance at RLI Corp. Sean has been a CEFCU Board volunteer for 5 years and is currently Chair of the Political Action Committee, and a member of the Supervisory and Building/Marketing/ Technology Committees.



Erec D. Montgomery

Erec worked in the I.T. area with Caterpillar for 25 years. Erec served as a Board volunteer from 2010-2011 prior to relocation for Caterpillar from 2011-2015. His service as CEFCU Board volunteer resumed in August 2015, and he currently serves as Chair of the Bylaws Committee, and as a member of the Executive and Employee Relations Committees.



Grant M. Seshul

Grant holds a CPA designation and has 20 years of public accounting and industry experience, currently implementing financial reporting software in the Product Support & Logistics Division at Caterpillar. Grant's service as a CEFCU Board volunteer began in April 2014, and he is currently serving as Chair of the Credit Committee, and on the Building/ Marketing/Technology Committee.

The CEFCU Annual Meeting is on Thursday, April 26 at 7 p.m. at the Holiday Inn Hotel & Suites Peoria at Grand Prairie, 7501 N. Orange Prairie Road, Peoria, Illinois. The election for open positions on the Board of Directors will be held at this meeting.

Switch to CEFCU Mastercard and Save!

Now's a great time to switch to a CEFCU Mastercard® Credit Card! New accounts opened between January 1 and June 30, 2018 can take advantage of special rates¹ as low as:

2.99% to 12.49%
INTRO APR FOR 12 MONTHS
on Purchases and Balance Transfers².

Go to cefcu.com/choose to check out the CEFCU Mastercard option right for you. Or, stop in or call if you have questions — we're here to help!

Switch to a CEFCU Mastercard Credit Card — the nicest card you'll ever carry!® Get full offer details and apply online at cefcu.com/mycard or call us at 1.800.858.3400 to learn more and get started.

**Already have
a CEFCU
Mastercard
Credit Card?**

You can enjoy special
Balance Transfer Rates
for Balance Transfers
from January 1 to
March 31, 2018.

Stop in or call
1.800.858.3400 for
full details.

¹You must be a CEFCU member in good standing. Rates are based on the individual applicant's creditworthiness. Introductory Purchase rate will apply on purchases for 12 months from the date the account opened. Introductory Balance Transfer rate will apply for 12 months from the date of the balance transfer, for transfers completed during the first 90 days after the account opened. The terms "account(s) opened" and "account open date" mean the date that the account is entered on our credit card system, which typically is one to two business days after we receive your signed application. The total amount of Balance Transfers and the outstanding balance on your account, including fees and interest charges, cannot exceed your available credit limit. See the Disclosures and Terms & Conditions, which will be provided at the time of application, for more details. After the introductory period ends, a variable APR of 9.50% to 19.00% (non-Rewards) or 10.50% to 20.00% (Rewards and World) depending on your creditworthiness will apply on purchases and balance transfers. These APRs were in effect as of 1/1/18 and subject to change, based on changes in the "Prime" rate. Contact CEFCU for full details or go to cefcu.com/mycard.

²If there is a balance on your account and you haven't paid it in full by the due date each month (including any introductory balance transfers posted to your account), you will lose your grace period on new purchases and interest will be charged on new purchases. We may end your introductory APRs and apply the Penalty APR if you make a late payment.



MEMBERS SAY IT BEST!



Kevin F.
Member since 2016

I was looking for help with some investment accounts and other financial needs. A family member suggested I talk to CEFCU. He had been working with the Santa Clara location for some time and loved the service he'd received. So I did, and actually joined CEFCU in early 2016.

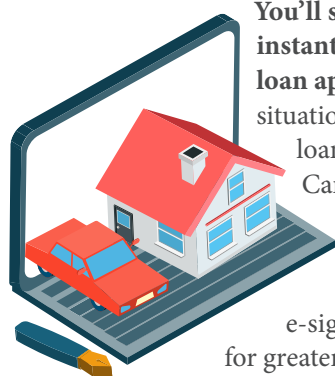
I can't praise the CEFCU team enough! Jenny, Trinity, Daisy, and others — including Saul in the Investment Services area — have all been very helpful. The expertise, positive support, and most importantly, the assistance with answering my questions about a Home Loan and some investment options, has been fantastic. The CEFCU Team has helped guide me through the entire process.

The better terms, interest rates on deposits, and lower rates on loans are all better than what I have seen offered from any bank. And I enjoy being able to take advantage of those benefits. But what I love most about CEFCU is the people and their support. CEFCU really is not a bank, better.

Did You Know...



CEFCU Mastercard Credit and Debit Cards now work with Masterpass™ by Mastercard®! The Masterpass app provides for simple, secure, and faster checkout when shopping online or at your favorite store — even tap and pay at stores equipped to accept contactless payments. Download the Android app and learn more at masterpass.com.



You'll soon be able to enjoy instant decisions for online loan applications in many situations. CEFCU's new online loan system for Auto, Credit Card, Home Equity, and Personal Loans will be coming soon. It includes a friendlier application, e-signing loan documents for greater convenience, and more. Keep watching cefcu.com for updates.

When using Direct Deposit for your Tax Refund, be sure to provide your complete 10-digit Savings or Checking account number exactly as it appears on the left side of your CEFCU statement. Simply enter that 10-digit number along with CEFCU's routing number — 271183701 — where prompted on your tax return. Go to cefcu.com/number for helpful tips and more information.



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 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 SERVICES.....309.633.2571
 Toll-free 1.800.356.7865, ext. 32571
 WEALTH MANAGEMENT309.633.3836
 Toll-free 1.800.356.7865, ext. 33836
 CFS INSURANCE.....309.633.7232
 Toll-free 1.888.445.3320

Supporting Academic Success



CEFCU Member Appreciation Scholarships will again be available for the 2018–2019 academic year for students attending: Bradley University in Peoria, IL; Illinois Central College (ICC) in East Peoria, IL; and both Illinois State University (ISU) and Heartland Community College in Normal, Illinois. All scholarship candidates must be a CEFCU member with at least six months of current positive account history.

Be sure to check with the Financial Aid Office at each individual school regarding their specific application process and scholarship deadline dates.

CEFCU: Giving Back to Our Communities



CEFCU employees created a “friendly competition” among departments to see if they could collectively gather 10,000 items during a month-long food drive in October, 2017. The result: nearly 12,000 non-perishable food items were donated by employees to support food pantries in Peoria and Springfield, Illinois.

The American Lung Association’s Fight for Air Stair Climb is Sunday, February 25, at the Wyndham Hotel in Springfield, Illinois. CEFCU is proud to be the presenting sponsor for this event — a timed race up 32 flights of stairs. To register and participate in this year’s event, call 217.787.5864.

**FIGHT FOR AIR
 CLIMB**



Family Giving Tree™

Family Giving Tree has fulfilled holiday gift wishes to over one million San Francisco Bay Area children and families since the early 1990’s. CEFCU’s California Member Centers were happy to support Family Giving Tree in their recent 2017 Holiday Wish Drive.

Federally Insured by NCUA



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