

The CEFCU logo is displayed in white, bold, sans-serif capital letters on a blue rectangular background.

Not a bank. Better.®

A close-up photograph of a hand using a stylus to sign a document on a tablet. The document has a red 'uSign' icon and a 'Type Draw' toolbar. Below the signature, there is a text field labeled 'Enter your name' and a 'Close' button.

the TELLER

Second Quarter | 2018

INSIDE

| 2 |

President's Letter

| 3 |

Private Student Loans
Help Fill the Gap

Is Your Child Up for
the Challenge?

| 4 |

Members Say it Best...

| 5 |

Take Us With You

HOLIDAYS

All CEFCU offices
will be closed on:

Memorial Day
(observed)
Monday, May 28

NEW — Instant Decisions PLUS eSignatures

Loan applications at CEFCU® have been streamlined. The process is now even faster and easier — with instant decisions for online applications, plus eSignatures! You'll love the easy-to-use enhancements:

- Using your computer, smartphone, or tablet, just click the "Apply Now" button on cefcu.com.
- Complete the loan application, and click submit.
- You'll then receive a notice within seconds if your loan is approved.*

The most exciting new feature is eSignatures!

Once approved, you'll be given the option for eSigning documents directly on your computer, smartphone, or tablet.

"This new tool speeds up the loan experience for a majority of CEFCU members," says Mark Hoffmire, CEFCU Senior Vice President of Lending. "Now you can apply from virtually anywhere, 24/7, and know almost immediately if you're approved. Plus, the new eSignature option will be a great convenience and time

saver that many members will love.

It will be especially convenient for those who may not live close to a Member Center, or with schedules that make it challenging to visit a Member Center during regular business hours."

Of course, the CEFCU team is still here to serve you by phone or in person, too. If your situation is unique and requires assistance, or you simply prefer to work with a CEFCU Representative, simply call us or visit a Member Center. As always, we're here to help!

*If more information is required, you'll receive a notice and a CEFCU Representative will contact you to discuss what is needed, either later that day or on the next CEFCU business day, depending on the hour and time you submitted the application.



President's Letter



Mark Spenny
President/CEO

The CEFCU Annual Meeting is Thursday, April 26, at 7:00 p.m. at the Holiday Inn Hotel & Suites Peoria at Grand Prairie, 7501 N. Orange Prairie Road, Peoria, Illinois.

Dear Members:

Make a difference.

Those three words describe the core of our mission at CEFCU. There are no outside investors, so we *don't* focus on making profits for stockholders on Wall Street. Instead, as a member-owned financial cooperative, *our culture* is all about people *making a difference* — helping borrowers and savers like you enjoy better value.

For example, the total value CEFCU returns to members currently averages \$446 annually per member household, and those with numerous CEFCU accounts — like a Home Loan, Auto Loan(s), Credit Card, Certificates, and more — enjoy even more. I'm proud to say CEFCU continually ranks as *one of the best* Credit Unions in the country for total financial value returned to member-owners, performing better than over 95% of our peers.

Over the years, the ways in which you enjoy that convenience and value have expanded. It wasn't that long ago tools and options like mobile wallets, person-to-person payments, mobile check deposits — and numerous others — were not even dreamt of yet. Today, they're a regular part of your everyday life. We've made significant investments in meaningful technology in recent years and we're investing even more. As technology rapidly evolves, we're continuing to respond, all to help you enjoy an *even better* experience and value as your needs continue to grow and change.

Yet, amid all of the changes in "*how*" we serve you — including new tech that may be on the horizon — the answer to "*why*" we serve you is the same today as it was a generation ago. Our culture hasn't changed. It is *people* who ultimately make the difference at CEFCU.

That includes an extremely talented and dedicated employee team, but *most importantly*, it also includes members like you. That's something we regularly get feedback on, including from new members. Because we are owned by everyone who does business here, you sense and appreciate the difference at CEFCU. And, that's truly your Credit Union's biggest accomplishment — something every member like you has achieved, together.

CEFCU is all about people helping people; a community of borrowers and savers working together to *make a difference* for each other. Thank you for your continued loyalty and trust and for demonstrating how CEFCU *really is* Not a bank. *Better.*SM

Credit Union Highlights

As of December 31	2017	2016
Members	327,585	320,684
Assets	\$5,811,215,000	\$5,614,192,000
Savings	\$5,129,496,000	\$4,954,286,000
Loans	\$4,219,276,000	\$4,035,543,000
Net Worth	\$610,695,000	\$589,233,000

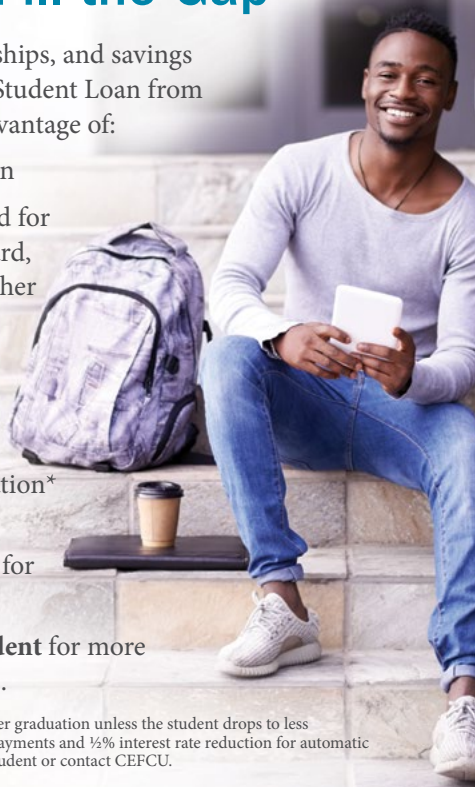
CEFCU Private Student Loans Help Fill the Gap

When federal aid, scholarships, and savings are not enough, a Private Student Loan from CEFCU can help! Take advantage of:

- Easy online application
- Funds that can be used for tuition, room and board, laptops, books, and other qualifying expenses
- No processing or origination fees
- No payments until 6 months after graduation*
- Money disbursed directly to the school, for added convenience.

Check out cefcu.com/student for more details and to apply online.

*Repayment is deferred until 6 months after graduation unless the student drops to less than half-time. 10-day grace period for payments and ½% interest rate reduction for automatic payments. See full details at cefcu.com/student or contact CEFCU.



CEFCU Consolidation Student Loans

If you're a college graduate still paying off more than one student loan — especially private student loans — consolidating can make sense. And, CEFCU can help, with our Consolidation Student Loans.

A Consolidation Student Loan can simplify your monthly payments, and in some cases, mean a lower interest rate, too. Consolidating makes sense for a number of graduates, but it isn't always right for everyone.* So, let CEFCU help you review your numbers and see if consolidating is in your best interest.

Call us 1.800.633.7077, ext. 33474 for assistance or to learn more, or check out cefcu.com/one.

*By consolidating federal student loans, you may waive some benefits available only with federal loan programs. CEFCU Consolidation Student Loans offer a variable rate, which could adjust quarterly, based on the changes to the "Prime Rate" as published in the Wall Street Journal. Contact CEFCU for full details.

Is Your Child Up for the Challenge?



Have a child or grandchild age 10–15? Be sure you show them the 2018 CEFCU Milestone Challenge, available at cefcu.com/challenge.

By completing any 9 of the 12 challenges, young CEFCU members can receive a \$10 eGift card from Amazon, iTunes, or Starbucks. Activities are centered around financial education and community service topics, such as:

- Understanding account passwords and how to create a strong one
- Learning the difference between debit and credit cards
- Basic introduction to credit scores
- Setting a savings goal
- Volunteering for a worthy cause
- And more!



"Teaching kids about money and how it works is something we're passionate about," says Janā Stevens, CEFCU Vice President of Marketing. "This program is a great way for you, as a parent or guardian, to help your kids learn." Plus, you can help them open a CEFCU Savings account if they don't already have one.

Check out details and get started at cefcu.com/challenge.

Open to CEFCU primary accountholders age 10–15. Finish any 9 of 12 Challenges and return the completed, signed form below by 12/31/18 to receive a \$10 eGift card from choice of Amazon, Starbucks, or iTunes. Forms can be returned to any CEFCU Member Center 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, including the form for the 2018 Challenge, available at cefcu.com/challenge.

Members Say it Best...



“We closed on our house and it is finally ours! Our situation was a bit challenging and also had some time constraints. Thanks to Nehal and the entire CEFCU Team for an amazing job! **Even our Realtor and the Title Company both said they were impressed with CEFCU’s service.** The way you work with people and help them through the entire process is awesome and appreciated. No big bank that I am aware of does that much to help their customers.”

Ramesh

Member since 1999

“My wife and I were first-time home buyers. We put in an offer on a house and were kind of surprised it was accepted. We first went where the Realtor originally recommended, but there were some problems and things I wasn’t comfortable with. So, since CEFCU had already helped me with loans in the past, I figured you might be able to help us with the Home Loan, too. You actually worked with me, treated us like family and Tiffany was great — giving us options right off the bat. Thank you for giving us a chance and helping us get our first home — **it’s nice to have a place we can call our own.**”

James

Member since 2013



“I LOVE CEFCU’s Mobile Banking. I’ve had it almost ever since it first came out. My big thing is using the app for mobile check deposit from my smartphone, Bill Pay, and making online transfers. In fact, **when people tell me ‘Oh I don’t like mobile banking’ my response is ‘Well, let me show you how easy it is with CEFCU.’** And then I pull out my phone and show them! I just can’t say enough about the online and mobile banking — I have tried others, too, but keep coming back to CEFCU because I think it is simply the best and easiest to use.”

Jackie

Member since 1989

Notice to Illinois CEFCU Members Regarding Unclaimed Property

Effective January 1, 2018, Illinois law regarding unclaimed property changed. The Revised Uniform Unclaimed Property Act (765 ILCS 1026) changed the presumptive period of abandonment for deposit accounts from five years to three years. As a result, CEFCU is required by law to turn over to the Illinois State Treasurer’s Office accounts that have had no owner activity for a 3-year period, subject to owner notification and requirements of the Act.

Did You Know...

Mastercard®, Inc. will no longer require merchants to obtain cardholder signatures for U.S. point-of-sale transactions made with Mastercard credit or debit cards. With the shift to EMV Chip cards, Mastercard is now allowing merchants to decide whether or not they want to require a signature from the cardholder on purchases above a set dollar amount.



Take Us With You

If you are moving or have a student heading to college, remember: CEFCU can serve you anywhere. Once you're a CEFCU member, your membership travels with you *regardless* of where you live.

In addition to free and secure, 24/7 CEFCU On-Line® and Mobile Banking, you can also take advantage of 30,000 *fee-free* CO-OP ATMs throughout the U.S. and Canada to get cash and access your CEFCU account(s),[‡] plus use more than 5,600 Shared Branch locations.

In fact, Todd Clark, President/CEO, CO-OP Financial Services states CO-OP ATMs and Shared Branching are “to Credit Union members what Uber is to passengers looking for a nearby ride.”^{*}



Plus, you can take advantage of:

- **Mobile check deposit** with CEFCU's Mobile Banking app
- **Online account opening and loan applications**
- **CEFCU Mastercard® Credit and Debit Cards**
- **And more!**



Members currently live more than 20 miles from a Member Center and still choose CEFCU.

No matter where life takes you, you can always count on enjoying the better rates and value available from *your* Credit Union. Go to cefcu.com/locations and use the easy tool to find ATM or Shared Branch locations near you.

[‡]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.

^{*}co-ops.org Media Relations Press Release 8/2/17

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 suddenly 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 apply for one in time for your summer trip! Plus, check out the special offers available for both new Credit and Checking accounts! Simply stop in or call us, or learn more and get started at:

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



Stay Connected!

CONTACT CENTER.....1.800.633.7077
 TTY (for the hearing impaired)1.800.492.3328
 Emailemail@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

CEFCU

Not a bank. Better.®

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CEFCU: Giving Back to Our Communities



The Second Harvest Food Bank serves roughly 1 in 10 individuals living in Santa Clara and San Mateo Counties in California, by supporting a network of over 300 non-profit partners with nutritional food. CEFCU is proud to be a corporate donor for their 2018 Stand Up for Kids Campaign.

CEFCU Employees in Central Illinois recently donated over \$15,000 to Easterseals. The money was raised through various fundraisers like bake sales, gift basket raffles, and other internal events over the past year.



The University of Illinois Springfield recently opened their first-ever student union. The new building for the growing campus includes dining services and other amenities, plus will serve as a campus hub for students. CEFCU was one of many organizations that donated toward the private fundraising efforts for the building.

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