

the TELLER

Third Quarter | 2018

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HOLIDAYS

All CEFCU offices
will be closed on:

Independence Day
Wednesday, July 4

Labor Day
Monday, September 3

Shopping for New Wheels?

We can help you save money!

In the market for a new car? Be it new or used, count on CEFCU® for a better loan deal. Enjoy:

- Low rates, with no application fees
- Payments that fit your budget
- No penalties for early repayment.

Best of all, you can **apply online and get instant decisions, 24/7!** Simply:

- Select the “Apply Now” button on cefcu.com
- Complete the loan application and select “Submit”
- You’ll receive a notice within seconds if your loan is approved.

So, in many cases, **you can literally be on the dealer’s lot** and find the car you like, then apply on your smartphone and **instantly know if you’re approved!** It’s that easy and quick! Plus, you’ll be given the option for using eSignature to sign documents electronically, from your computer, smartphone, or tablet.

Of course, the CEFCU team is still here to serve you by phone or in person, should you have questions. Simply stop in or call Phone-A-Loan at 1.800.858.3400.

When you’re shopping for a new vehicle, be sure to ask for a car loan from CEFCU. Not a bank. Better.®



\$23 Million

Average annual Member savings, thanks
to CEFCU’s better Auto Loan rates.*

*Estimated total Member savings, based on CUNA Membership Report and Informa Research data, through First Quarter 2018.

CEFCU Home Loans — Leading the Way for Homeowners

Buying or building a home can be exciting... and a bit overwhelming. We understand — it's a big deal.

At CEFCU, you'll enjoy service that's on *your* side. Our Home Loan team is here to assist you through every step of the process. From preapproval, application, closing, even your payments — you'll always work with people at your Credit Union.

We provide numerous Home Loan options, for purchases, new construction, first-time buyers, and more — all *without* the hidden fees, mark-ups, or junk fees often found from some other providers. You'll enjoy service and peace-of-mind that you simply won't find from many brokers or other lenders.

In fact, that service is likely one of the reasons **CEFCU processed a record number of loans for home purchases in 2017**. Plus, with our secure online Home Loan system, you can:

- Apply online 24/7, and then check the status of your Home Loan application
- Check rates or set a “Rate Watch” to keep an eye on interest rates
- And more!

Be sure to check out our online Home Loan Center at cefcu.com/myhome for valuable resources and helpful information. Of course, you can always stop in or call to talk with a Representative, at 1.800.633.7077, ext. 33424.

Great rates. Fewer fees. Member owned. See how a better Home Loan from CEFCU can save you money.



Added Help for First-Time Home Buyers

Buying your first home? Know someone who is? For a limited time, qualifying first-time buyers can save from **\$625 to \$1,000** or more on closing costs with a CEFCU Home Loan.

Check full details and get started at cefcu.com/home, or call **1.800.633.7077, ext. 34411**.

Savings ranges from \$625 to \$1,000 or more depending on home price and location.

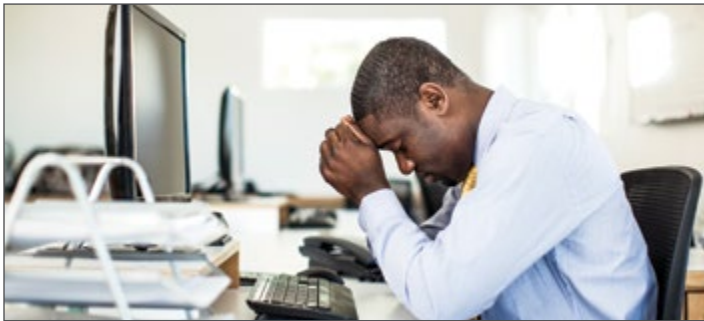


The Path to Financial Wellness

Everyone faces major financial decisions and challenges occasionally. Some are exciting, while others can be stressful. That's why CEFCU is proud to announce our new partnership with **GreenPath Financial Wellness**, a national nonprofit organization dedicated to credit counseling and financial education.

GreenPath began back in 1961, as a regional counseling service that was an extension of the Michigan Credit Union League. Today, the organization serves people in all 50 states, offering a range of options to help with:

- Budgeting
- Credit Counseling and Debt Management
- Understanding Credit Reports
- Financial Education
- And more.



GreenPath provides numerous online resources for learning, including free courses, videos, tutorials, online chat for general questions, and more... all to help you gain control over your finances. Plus, their free "Webinar Wednesday" series provides short webinars on different financial topics.

If you find yourself needing financial counseling for budgeting, managing debt, or more, certified GreenPath experts are available by phone to help you explore options for achieving your financial goals. Every client receives a personalized action plan, along with useful tools and resources.

Check out greenpath.com/cefcu to learn more and take advantage of the tips and information.



Think Safety at ATMs

Protect yourself and your CEFCU account by using these tips.

● **Memorize your Personal Identification Number (PIN).** Never write it on your card, keep it in your wallet, or reveal your PIN to anyone.

● **Have your card in hand before you approach an ATM.** Choose only well-lit ATMs, and park close to the machine. If possible, have another person accompany you when using an ATM at night.

● **Be aware of suspicious activity — trust your instincts.** If something doesn't look right on the machine or you feel uncomfortable, cancel your transaction immediately and leave.

● **Don't agree to cash or deposit checks for anyone — even someone you know.**

● **Pocket your money immediately and take your receipt.** Verify your transaction privately as soon as you can. Destroy any ATM receipts after verifying them with your monthly statement.

● **Keep your car doors locked and engine running** when using a drive-up ATM. Be sure all windows, except your own, are closed.

● **Never open a locked door for anyone you don't know** if using a machine in a facility that requires your card for access.

● **Report any crimes immediately** to the police, CEFCU, and the ATM owner.

If your CEFCU Debit Mastercard® or Credit Card is ever lost or stolen, report it to CEFCU immediately at 1.800.633.7077.

Members Say it Best...

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“I appreciate the convenience. We do mobile banking, use the ATMs quite a bit, and use a number of services and accounts at CEFCU. And when we go there and have any questions or problems, staff are always friendly and willing to help us out. Plus, I really like the Dividends we’ve been getting at the end of the year. CEFCU’s awesome and has been a good place to do business.”

Ron

Member since 1983

”

“What I love most is CEFCU is super accessible. I love the access to all the ATMs all over. So, whether I get off work at midnight or at 2 pm, I can always access my accounts and what I need. Plus, I use online to check my balances and do inquiries. My family were members, so I just naturally started and progressed with CEFCU.”

Kaitlin

Member since 2001



“



“I have a number of accounts at CEFCU — basically everything. Plus, many of my family members have accounts there, too. I appreciate the great rates and many plans and options they have for people. CEFCU’s been great and has always helped me... that’s just their way.”

Juan

Member since 1995

Did you know...

CEFCU has great loan rates on motorcycles, RVs, and boats — which can help make it easier for you to enjoy some fun in the great outdoors. Simply go to cefcu.com/loans to check current rates and apply online, plus enjoy instant decisions in most situations. Or, stop in or call us at 1.800.858.3400 to talk with a Representative.



CEFCU Members save over **\$1 million on ATM fees annually**, thanks to fee-free access to nearly 30,000 CO-OP® ATMs nationwide. No matter where you live or travel, chances are you can find a CO-OP ATM nearby. Learn more and search ATM locations at cefcu.com/locations.



Free Up Some Cash — Move Your Loan to CEFCU

Can you move your loan from another financial institution to CEFCU? Yes, you can, and *it is easier than you think*. Plus, it could add up to some serious savings! Here are a few recent examples of how four different members saved money:

- Reduced Manufacturer's Financing on a used auto loan from 4.62% to 2.89% at CEFCU, for **over \$1,300 in savings** over the loan term.
- Lowered the rate on Manufacturer's Financing for a new auto loan rate from 7.40% to 2.69% at CEFCU, **saving the member over \$5,500 in interest** over the life of the loan.
- Refinanced a Home Loan from a major national bank to CEFCU, reducing interest from 5.6% to 3.8%, which will **help the members save over \$40,000 in interest** over the life of the loan.
- A couple used their CEFCU Home Equity Credit Line to consolidate outstanding credit card balances with a major competitor; cutting the interest rate from 20% to just over 5%, **helping them save over \$4,000 in interest**.

These are just a few samples from the hundreds of members who have enjoyed savings like these... and more. So, if you have a loan from another provider, the question is: How much *could YOU* save?

It only takes a few minutes to find out! Simply call us at 1.800.858.3400, visit a Member Center to learn more, or go to cefcu.com/loans to apply.

**Find out how much
you could save
with CEFCU!**



No Closing Costs on Home Equity

For a limited time, CEFCU is paying closing costs for Home Equity Loans and Credit Lines!*

It is now even easier to use the equity in your home to help pay for things you want or need, like:

- Updating your kitchen
- Consolidating debt
- Paying for college
- A new roof
- And more!

Enjoy great rates and personalized service from your Credit Union, without the surprises often found on other loans and credit lines, like hidden fees or early pay-off penalties.

Check out cefcu.com/equity to learn more and get started, or stop in or call us a 1.800.858.3400 to talk with a CEFCU Loan Representative.

*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 of \$10,000 or more using their owner-occupied home as collateral. To qualify, the home being used as collateral may not be for sale; Bridge Loans and Lot Loans are not eligible for closing cost assistance. Property insurance is required and not included in closing costs. Closing cost assistance excludes Transfer Taxes or Mortgage/Intangible Taxes (applicable in certain states but not applicable to Illinois or California properties). Consult a tax advisor regarding the deductibility of interest. Contact CEFCU for loan and rate details, including more specific information about third-party fees.



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

Focus on Learning — Instead of Finances

CEFCU can help!

If you have a student in college or one heading there this fall and find that federal aid, scholarships, and other sources are not enough to cover all costs, a **Private Student Loan** from CEFCU can help.

Funds can be used for tuition, room and board, and other qualifying expenses. Plus, the money is disbursed directly to the school for added convenience.

Check out
cefcu.com/student
to learn more and
apply. Or, stop in
or call CEFCU.



CEFCU: Giving Back to Our Communities



CEFCU was proud to again support Rebuilding Together - Peoria with their volunteer workday. This year's work was at FamilyCore, a non-profit social service agency serving families and kids in Central Illinois. The day involved lots of painting and landscaping by CEFCU's volunteer team.

In addition, CEFCU is providing FamilyCore with a one-time donation of \$11,000 to use toward much-needed building repairs, including fixing an exterior staircase and replacing floor coverings.



CEFCU is partnering with Children's Discovery Museum of San Jose, California this summer in presenting "Doc McStuffins: The Exhibit" based on Disney Junior's award-winning series. It features imaginative play and lots of hands-on activities. The 3-month long exhibit runs through September 16. (© Disney)

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