



# CEFCU

Not a bank. Better.®

# the TELLER

Fourth Quarter | 2018

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## HOLIDAYS

All CEFCU offices  
will be closed on:

Thanksgiving Day  
Thursday, November 22

Christmas Day  
Tuesday, December 25

## Savings Options

*Many ways to save and meet your goals.*

### Start Small, Save Big

With just a \$5 initial deposit, CEFCU® has great savings options if you're just starting out.

- **My Save Certificate®** — Earn the same rates as regular Certificates with easy 12-month terms and no-penalty interest withdrawals.
- **My Use Savings** — Set up separate accounts for your goals — whether you're saving for vacation or new furniture.
- **Holiday Saver** — Earn a little extra while you're setting aside money for the holidays.
- **CEFCU IRAs** — Start your retirement savings early by opening a Traditional or Roth IRA.

Whether it's a vacation, new furniture, or your long-term financial goals, you can find a CEFCU Savings account that helps you build for the future.

### Choose to Start Big

CEFCU Certificates and Jumbo Certificates offer great rates with a variety of terms.

Accumulated interest can be withdrawn without penalty, and you'll receive advance notice before a Certificate is renewed.

Or, open an Insured Money Market Account (IMMA) with as little as \$2,500 for great rates and easy access to your money.\* There is no monthly fee on IMMAs, and you don't have limits on check writing and deposits.

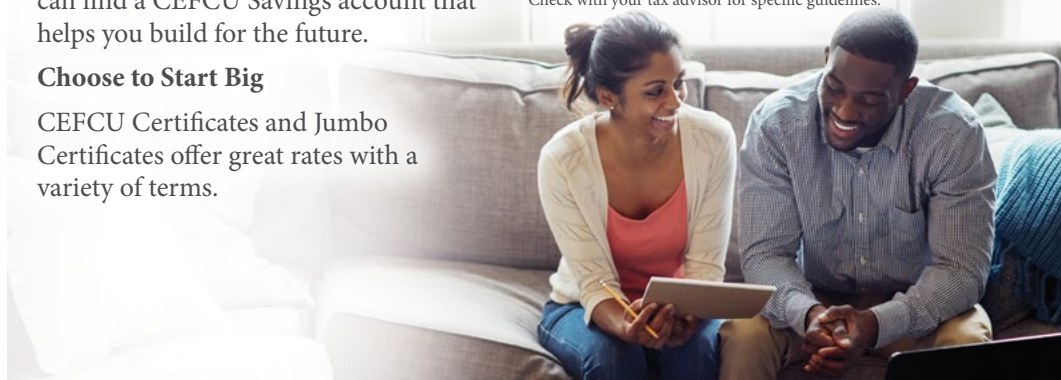
### Save for College

The CEFCU Coverdell Education Savings Account (CESA) lets parents, grandparents, kids, or all three save for college expenses. You can save up to \$2,000 a year for each child under 18, and qualified withdrawals are tax free.\*\*

For more information, call us at 1.800.633.7077 or visit [cefcu.com](http://cefcu.com).

\*There is a \$200 minimum on withdrawals to avoid a fee.

\*\*Check with your tax advisor for specific guidelines.



# Board Chair's Letter



**Todd Gwillim**  
Board Chair

## Dear Members:

Your Credit Union has always had one purpose: Provide better options to help members improve their financial well-being. While the tools have evolved since 1937, you can rest assured the commitment to serving members is as *strong as ever*.

One way this commitment is noticeable is through technology. Today, you can perform most tasks without visiting a Member Center, thanks to 24/7 online loan applications and approvals, e-signing documents, remote check deposit, CEFCU On-Line® and Mobile Banking, and more. In fact, more than 50 percent of all members are registered users of CEFCU On-Line or Mobile Banking and nearly 70,000 members live 20 miles or more from a Member Center.

While we're investing in technology, we're also growing — and investing in physical spaces. That's included adding several locations and doing major remodels to many existing Member Centers. With new spaces comes the need for continued investment in a growing staff, too, to provide the excellent service you *expect and deserve*.

Plus, as you continue to do business with CEFCU, we're also able to give back to the communities we serve. CEFCU supports hundreds of organizations and charities — ranging from local youth sports and community fundraisers to major efforts like Easter Seals, Family Giving Tree, United Way, food banks and pantries, Children's Hospitals, and many more.

I'm proud to report CEFCU continues to be ranked among the top performing Credit Unions in the United States, both in terms of the financial benefits members enjoy *and* in surveys of member satisfaction.

The reality is **CEFCU is making a difference** — for individuals *and* our communities. That's something I firmly believe in, and why I and my fellow Board Members volunteer our time to serve CEFCU. We're also members, and we're committed to continuing CEFCU's long-standing legacy of serving member/owners. Your Credit Union is a community where people from all walks of life come together, as borrowers and savers, to help each other.

People helping people. It is *why* we do what we do.

On behalf of the Board, thank you for demonstrating how CEFCU *really* is Not a bank. *Better.*<sup>SM</sup>

A handwritten signature in black ink, appearing to read 'Todd Gwillim', written in a cursive, flowing style.

Todd Gwillim

## CEFCU My Pay

### *Person-to-Person Payments*

Need to get money to someone fast? Use **CEFCU My Pay**. It's the free, secure way to transfer money to almost anyone, anywhere.

Log into CEFCU On-Line or Mobile Banking, go to **Transactions**, and select **CEFCU My Pay**.

All you need is your CEFCU Debit Mastercard® and the recipient's phone number or email address — they don't even have to be a CEFCU member!

Visit [cefcu.com/mypay](http://cefcu.com/mypay) for more information.

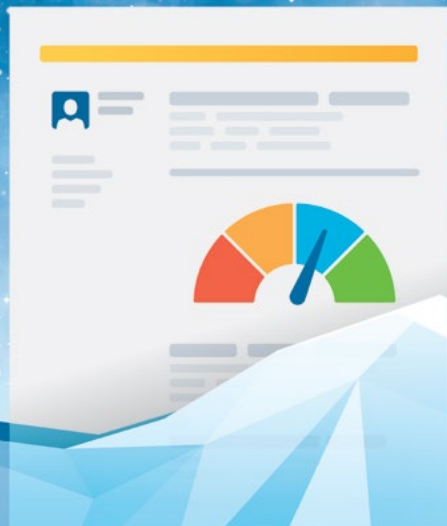


## Take Advantage of Free Credit Freezes

A new law lets you place free credit freezes and extended fraud alerts on your credit report. How is this helpful to you?

- Free credit freezes make it harder for identity thieves to open accounts in your name.
- You can now freeze credit files for children until they are old enough to use credit.
- Year-long fraud alerts require businesses to check with you before opening an account.

For more information, visit [ftc.gov](http://ftc.gov).



## Unclaimed Property

Several states, including Illinois, have changed unclaimed property rules. The rules include dormant Certificates, IRAs, Health Savings Accounts, and Coverdell Education Savings Accounts.

CEFCU sent letters to members with those dormant accounts. By making regular contact with CEFCU, your account will not be remitted to the state as unclaimed property.

Laws concerning unclaimed property vary state to state. If you have questions about unclaimed property, please contact CEFCU at 1.800.633.7077.





## Members Say it Best...

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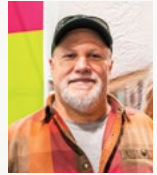
We financed a vehicle with CEFCU. Everyone's been friendly and super to work with, and it's been very easy to set up accounts. We use the online access, and then a branch opened near us, and we appreciate being able to use that, as well. We like the convenience of using CEFCU and the great customer service.



**Jael — Member since 2012**

”

CEFCU's been real easy to work with — everyone I've ever dealt with or talked to has always been very helpful and friendly. I've had a truck loan there, and I use the CEFCU Credit Card. Plus, I use Online Banking to check my account balances — CEFCU On-Line is a very easy tool to use.



**Randy — Member since 2014**

## The New Car Buying Experience

*Got your eye on a new vehicle? CEFCU makes your car buying experience easier — and faster — than ever.*

### Preapproval

Before you head out to look for a vehicle, visit [cefcu.com/apply](http://cefcu.com/apply) or call Phone-A-Loan at 1.800.858.3400 to get preapproved.\*

Getting preapproved is beneficial for you and:

- Lets you know how much you can spend on a car.
- Gives you an idea what your payment will be.
- Shows the dealer you're serious about buying.

### Complete Your Application

Once you find your car, completing your application is easy when you use our 24/7 online loan application. All you have to do is:

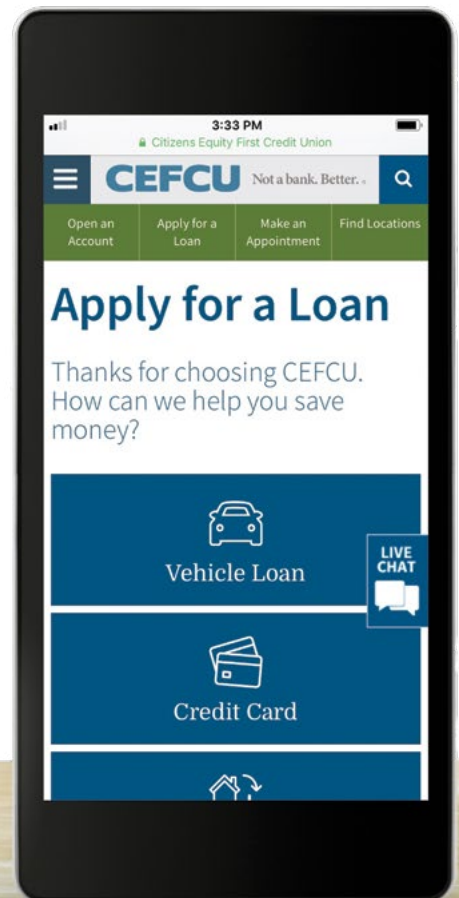
- Go to [cefcu.com/apply](http://cefcu.com/apply).
- Choose your loan.
- Complete the application and click **Submit**.

You'll receive notice immediately if your loan is approved\*\* and have the option to eSign your loan documents, too!

You still can apply for a Vehicle Loan by phone or in person, too. Call Phone-A-Loan at 1.800.858.3400 or visit [cefcu.com/locations](http://cefcu.com/locations) for a Member Center near you. **We're here to help!**

\*In addition to the information you provide for preapproval, you will need to complete an application at the dealership.

\*\*If more information is required, you'll receive a notice and a CEFCU Representative will contact you within one business day, depending on the hour and time you submitted the application.



# MEMBERSHIP BENEFITS

Take advantage of these special promotions before time runs out!

## CHECKING

Open a new qualifying CEFCU Checking account by December 31 to qualify for a **\$75 Gift Card**. Stop by a Member Center or go to [cefcu.com/newcheck](https://cefcu.com/newcheck) for complete details and to open your account.



## REFER A FRIEND

Tell your friends, family members, and co-workers about the benefits of CEFCU membership by December 31, and you could receive **up to \$25**. Go to [cefcu.com/refer](https://cefcu.com/refer) or stop by a Member Center for details.



## CREDIT CARD

Enjoy special rates and **up to \$50 cash back or extra bonus points** when you open a CEFCU Mastercard® by December 31. Visit [cefcu.com/mycard](https://cefcu.com/mycard) for complete details and see which card is your best fit.



## FIRST-TIME HOME BUYER

Choose CEFCU for your first Home Loan and save! For a limited time, CEFCU will pay select third-party closing fees on Home Loans for first-time home buyers. Find complete details at [cefcu.com/closing](https://cefcu.com/closing), plus learn more about our Smart Lock program.



Open your account today at [cefcu.com/join](https://cefcu.com/join) or get more information on our special offers at [cefcu.com/offers](https://cefcu.com/offers).

## 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

# CEFCU

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## CEFCU: Giving Back to Our Communities

### Giving Back to Students in Bay Area Schools

CEFCU partnered with the San Jose Earthquakes and the Family Giving Tree to donate backpacks filled with school supplies to Bay Area schools in need.

By partnering with schools, homeless shelters, and various charitable organizations, The Family Giving Tree reaches many families in Bay Area communities. With the help of donors and volunteers, two major drives are staged each year, helping get school supplies and holiday gifts to children.



### United Way and the Power of Community

CEFCU is proud to support the United Way through our employee campaign. Money raised through Heart of Illinois United Way stays in our community, funding programs in Central Illinois. This year, we organized several fundraisers — including an Ice Cream Social and a lunch grilled by CEFCU chief officers. CEFCU was also a Grand Prize Sponsor of the GEN U Mad Dash.

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