

# HOMEFRONT

Stage Your Home  
for a Better  
Impression and  
Faster Sale

Can Consolidating  
Save You Money?

Unclaimed  
Property Change

## NEW — Person-to-Person Payments

*With CEFCU® My Pay*

Need to get money to someone fast? The new CEFCU My Pay service is the free, secure way to pay almost anyone, anywhere — instantly!

If you're using CEFCU On-Line® and/or Mobile Banking, you can use CEFCU My Pay to pay anyone 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.
- **All information is encrypted.**
- It's all **free** of charge!

It's easy to use, too. Simply:

- Log into **CEFCU On-Line or Mobile Banking**
- Go to **Transactions**
- Select **CEFCU My Pay**, then follow the on-screen instructions
- Funds are then immediately withdrawn from your account.

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.

Check out [cefcu.com/mypay](http://cefcu.com/mypay) for more details and information!

CEFCU My Pay is similar to a cash transaction. 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](http://cefcu.com/mypay).



# Stage Your Home for a Better Impression and Faster Sale

In many locations, the real estate market is extremely competitive. So, to help sell your home, make sure it stands out and gets noticed. “Staging” — or making it appeal to the broadest possible group of people — is one way to do just that. It helps potential buyers visualize themselves living in your house. Basic staging steps include:

- **Neutralize.** Put away family photos, religious items, collections.
- **De-clutter.** Pack up knick-knacks, clear off countertops, remove up to half your furniture. Consider renting a storage locker until your home sells.
- **Rearrange.** Arrange furniture so buyers can move smoothly through the home. Highlight focal points in rooms, such as fireplaces, with furniture groupings.
- **Let it shine.** Clean or replace carpets, wash or paint walls, pressure-wash siding and decks, and scrub, scrub, scrub — especially in bathrooms and kitchens. Turn on all lights and open drapes for showings.
- **Landscape.** Mow and edge the lawn, trim the hedges, plant flowers. If your yard doesn't look well-maintained, buyers will assume your home isn't and drive by.

If your funds are limited, spend money where it shows. Buyers form first impressions from your front door and foyer, so make sure those sparkle. Is the doorknob wobbly? The doorbell broken? The doormat shabby? If you're debating replacing carpeting in the entryway or a back hallway, choose the entryway.

Be sure your changes make economic sense, though. Do normal maintenance, such as painting, or replacing stained or chipped countertops, but don't install an expensive hot tub. Costs will vary, but the National Association of Realtors reports spending 1% to 3% of your home's asking price can often yield an 8% to 10% return.

## Buying or Selling a Home?

Check out CEFCU's online Home Loan Center at [cefcu.com/myhome](https://www.cefcu.com/myhome). Use your mobile phone, tablet, or laptop to review tons of helpful resources and information, covering topics like:

- Types of loans
- Preparing for home ownership
- Basics of home buying, including how to make an offer
- Building a new home
- Preparing a home for sale
- And more!

Visit [cefcu.com/myhome](https://www.cefcu.com/myhome) for details, including checking current rates and applying online. Or, call us at 1.800.633.7077, ext. 33424 to visit with a Home Loan Representative.





## No Closing Costs on Home Equity!

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

That means it is now more affordable than ever to use the equity in your home for things you want or need, like:

- Updating your kitchen
- Consolidating debt
- Paying for college
- Remodeling
- And more!

## Can Consolidating Save You Money?

If you have higher-interest balances on loans from other lenders, choosing a CEFCU Home Equity Loan or Credit Line can help you save some *serious* money.

As an example: a member chose a CEFCU Home Equity Loan to consolidate over \$21,000 in loans with other lenders. The result:

- **Monthly repayments reduced** from over \$700 to \$325
- **Interest rate cut** by over half
- **Over \$4,900 in savings** on interest.

Plus, since he lowered his required monthly payments, *he has the potential to make additional prepayments* without penalty and save even more!

Visit a Member Center or go to [cefcu.com/equity](http://cefcu.com/equity) to get started. Or, call Phone-A-Loan at 1.800.858.3400 to talk with a CEFCU Representative about *your* options.

\*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, that home 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). Contact CEFCU for details, including more specific information about third-party fees.

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## Notice to Illinois CEFCU Members

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.





Not a bank. Better.®

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

- Person-to-Person Payments with CEFCU My Pay
- Staging Your Home
- Can Consolidating Save You Money?
- And more!



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by NCUA

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## Special Offer for New Accounts

Don't have a CEFCU Mastercard Credit or Debit Card? It's easy to request one! Plus, for a limited time, you can take advantage of special offers available for new accounts.

**Learn more and get started online.**

[cefcu.com/mycard](http://cefcu.com/mycard)

CEFCU Mastercard Credit Card offers, including special introductory rates.

[cefcu.com/newcheck](http://cefcu.com/newcheck)

Current offer available for new CEFCU Checking accounts.



## NEW — Masterpass by Mastercard

CEFCU Mastercard® Credit and Debit Cards now work with Masterpass™ by Mastercard®. Masterpass is a new digital wallet accepted at millions of locations — online, in-app, or in stores.

Masterpass gives you *another* secure way to pay — you don't even have to type in your card number or shipping address. Simply click the Masterpass button online or in-app — or tap & pay with a compatible Android device when you check out at merchants that accept tap & go payments.

Learn more and download the app at [masterpass.com](http://masterpass.com).



**masterpass**  
by mastercard.