

the TELLER

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HOLIDAYS

All CEFCU offices
will be closed on:

New Year's Day
Tuesday, January 1

Martin Luther
King Jr. Day
Monday, January 21

Record Extraordinary Dividend!

A Special Message from CEFCU's President/CEO



Mark Spenny
President/CEO

Thanks to your support, 2018 was another great year for CEFCU®. It was so successful, your volunteer Board of Directors authorized the

largest Extraordinary Dividend in CEFCU's history... \$50 Million.

The Extraordinary Dividend returns money to members, not to stockholders or Wall Street. Instead, when your Credit Union does well, the money goes right back to you, \$25 million to borrowers and \$25 million to savers.

Think about that for a minute: When was the last time you got money back from a bank? That's the **better difference.**

The business you bring here not only benefits you through better rates and fewer fees, it also helps your community and fellow members. CEFCU annually supports thousands of charitable, civic, and non-profit organizations in the communities we serve. Together, **we are all making a difference.**

Extraordinary Dividends aren't guaranteed to happen every year, but when business results allow, we're committed to returning it to the people who made it happen — because it's the right thing to do.

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.™**

BORROWERS AND SAVERS BOTH BENEFIT!†



A **\$20,000** Car Loan* would have received roughly **\$150.**



A 36-month Certificate** with **\$5,000** would have received almost **\$70.**

†Extraordinary Dividend returned is calculated based on interest paid/earned for 11/12 months in 2018.

*Calculated based on interest paid on a used car loan with an interest rate of 5.79%.

**Calculated based on interest earned on 2.00% APY.

CEFCU Volunteer Board Serves You!

CEFCU's Board of Directors is comprised of volunteers who meet regularly and serve on board committees to administer the business of your Credit Union. Your Board Nominating Committee has recommended these candidates — based on their business, administrative, and leadership skills — for willingness to devote their time and energy to CEFCU.

Angel Martinez



With more than 30 years at Caterpillar, Angel has experience in Operations, Manufacturing Engineering and Supply Chain. His current role is Lean Deployment Manager in the Large Power Systems Division of Caterpillar. Angel joined the CEFCU Board as an Associate Member in August 2014. He serves on the Political Action and Bylaws committees and is chairman of the Credit Committee.

Joe Needham



As a CEFCU Volunteer for more than 11 years, Joe was elected as a Director in April 2010. He serves as Nominating Committee Chair and is on the Building/Marketing/Technology and Credit committees.

Joe retired from Caterpillar after 23 years, his most recent position was Scheduling & Orders Manager.

Thea Robinson



After 40 years, Thea retired from Caterpillar. Her most recent position was providing leadership in Manufacturing and Quality Systems Strategy. A CEFCU Director for 22 years, Thea currently serves on the Nominating, Supervisory, and Building/Marketing/Technology committees. Thea is a former member of all standing committees and has been the Board Chairman twice.

Mark Spenny



With more than 31 years of experience in the financial services industry, Mark has been a member of the CEFCU Senior Management team since 1995 and CEFCU's President/CEO for more than 12 years. He currently serves as President-Treasurer

of the board and as Chairman of the Employee Relations Committee. In addition, he is a member of the Executive Committee and serves on the Board of CEFCU Financial Services, Inc.

Reed Stuedemann



A CEFCU Director for 33 years, Reed serves as a member of the Building/Marketing/Technology, Political Action, and Nominating committees. He is a past Board Chairman and a former member of all standing committees.

Reed was a 38-year employee of Caterpillar and retired from the position of Business Development Manager in the OEM Solution's Group.

The **CEFCU Annual Meeting** is at **7 p.m. Thursday, April 25** at the **Holiday Inn Hotel & Suites Peoria** at **Grand Prairie, 7601 N. Orange Prairie Road, Peoria, Illinois**. The election for open positions on the Board of Directors will take place at this meeting.

Transfer Your High-Interest Balances

Take advantage of this promotional Balance Transfer Offer for Balance Transfers completed by March 31, 2019.

Save on interest* when you transfer higher rate credit card and/or loan balances to your CEFCU Mastercard® Credit Card from January 1, 2019 to March 31, 2019.

- Promotional APR as low as **1.99%** for six months from the date of the balance transfer.**
- No balance transfer fee or annual fee.

Your then current variable rate on your CEFCU Mastercard Credit Card applicable to balance transfers will apply after the promotional period ends. After the promotional period ends, you'll continue to enjoy your current variable rate on your CEFCU Mastercard Credit Card for future balance transfers.

To find out your promotional APR and request a balance transfer, call us at 1.800.633.7077, ext. 33560, or visit cefcu.com/locations to find a Member Center near you.



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

**Each balance transfer posted during the promotional period will retain the promotional APR for six months from the posting date. Your account must be in good standing at the time of the balance transfer request. 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 your CEFCU Mastercard, CEFCU Rewards Mastercard, and CEFCU World Mastercard Cardholder Agreement and Account Opening Disclosure Statement and the CEFCU Mastercard Credit Card Balance Transfer Request form for more details.



College Planning Time

Both parents and students have roles in planning for college. The most important thing is to work as a team, which can help avoid conflicts about the choice of school and funding.

Parents

The first years of high school are a good time to start talking to kids about interests and goals and whether they want to attend a technical school or college. You'll want to be respectful of choices, but this is a good time to bring up the economics of a career, too.

Students

College is a big step for you and your parents. Be honest about what you want to study *and* where but be willing to listen to what your parents have to say about your education and career choice.

Funding College

Be upfront about what has been saved for college. Some parents already have savings, while others may not. Calculate what you have saved and what can be saved before college starts, then see what other options are available.

Remember, we're here to help. When you have exhausted scholarships, grants, and federal student loans, apply for a **CEFCU Private Student Loan**. For more information, call us at 1.800.633.7077, ext. 33474, or visit cefcu.com/student.

Consolidate Your Student Loans

If you're a college graduate and have several student loans with more than one lender, consider consolidating them to save money. The CEFCU Consolidation Student Loan* allows you to combine your private and federal student loans into one convenient monthly payment and helps you save with:

- Lower interest rates
- No processing fees
- No origination fees
- No prepayment penalties
- A rate discount when you set up auto payments.

Loans are available from \$5,000 to \$80,000, and you can apply online. Just visit cefcu.com/student to find out more about consolidating your student loans.

*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.

New Year, New Financial Plans

Budget • Save • Invest

The new year is a good time to review your personal finances. It's important to know your net worth — what you *own* minus what you *owe* — and what you can plan for in the future.

Budget

A good place to start is with a budget. Tracking your income and expenses lets you know where you stand. You should review and update your budget with big life changes, like the birth of a child or a new job.

For budgeting resources, go to cefcu.com/greenpath.



Save

Be sure to include savings in your new financial plans. You can set up Savings accounts for things like:

- Emergency funds
- Home improvements
- New home down payment
- Debt reduction

CEFCU offers **My Use Savings** accounts so you can have individual options for each of your savings goals. Open up to 35 My Use Savings accounts in Online or Mobile Banking. Just log in, go to the **Services** tab, and click **Open Account**.

Invest

Make long-term goals, like retirement, part of your new financial plan, too. It's never too early to save for your future. Once you start on this savings track, don't stop; and consider all your options before borrowing from a long-term investment.

For more information, go to cefcu.com/invest.

Member Testimonial

We've been members for a number of years. We had been jumping around a bit between banks, then tried CEFCU. Ultimately, CEFCU became our home. **We use almost everything at CEFCU: Checking, loans, credit cards, and CEFCU On-Line®.** CEFCU seems to have the better deal on loans. Plus, if we DO have questions, CEFCU staff takes the time to sit down and answer those; and we don't feel intimidated. It's always very positive — and that means a lot.

Justin and Melissa — Members since 2012

CEFCU Stories

Find out what other member/owners have to say about CEFCU. Just visit cefcu.com/stories for videos and testimonials from members like you. Then, head on over to submit your own story on cefcu.com/dividend. We'd love to hear what receiving a portion of the Dividend on December 1 meant to you!



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)

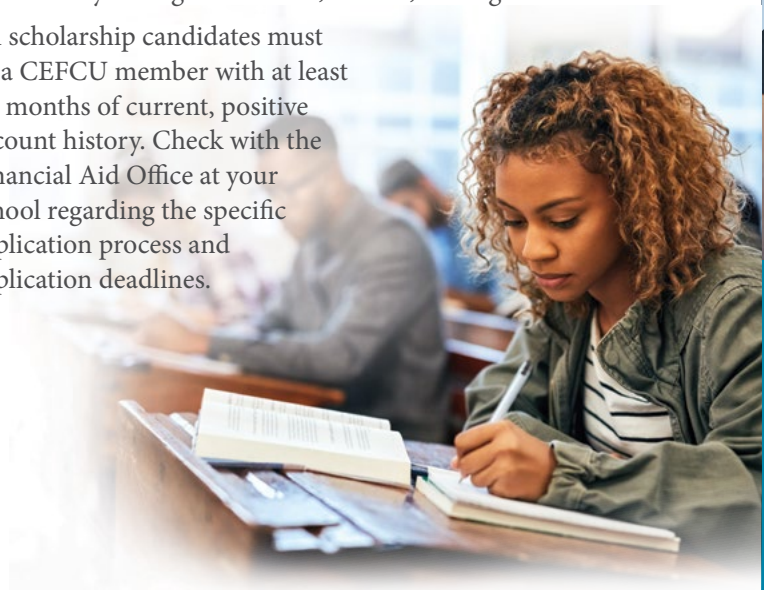
CEFCU® Investment Services &
 Wealth Management

INVESTMENT SERVICES309.633.2571
 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

Academic Scholarships

CEFCU Member Appreciation Scholarships are available for the 2019–2020 academic year. Students attending Bradley University in Peoria, Illinois; Illinois Central College (ICC) in East Peoria, Illinois; and Illinois State University (ISU) and Heartland Community College in Normal, Illinois, are eligible.

All scholarship candidates must be a CEFCU member with at least six months of current, positive account history. Check with the Financial Aid Office at your school regarding the specific application process and application deadlines.



CEFCU: Giving Back to Our Communities

Food Drive for Local Organizations

CEFCU employees in Illinois collected more than 17,500 items for our annual Canned Food Drive. Employees organized raffles, bake sales, and other fundraisers to raise money to buy non-perishable food items. Items then went to local organizations like the South Side Mission, Central Illinois Food Bank, and food pantries.



Career Exploration Day

Seventh and eighth graders from the Breakthrough Silicon Valley program visited the California CEFCU Administration Office. Students with the program are usually the first in their families to plan to attend college. They spent the day with Illinois and California staff from various departments to find out more about careers at credit unions.

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