

the TELLER

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HOLIDAYS

All CEFCU offices
will be closed on:

Memorial Day
(observed)
Monday, May 27

The Right Mix — CEFCU® Home Loans

To find the best Home Loan, you have to start with the right ingredients. At CEFCU, we combine great rates, personal service, a 90-day rate lock, and more — all ingredients to make the perfect Home Loan for you.

Then we add something special — our representatives go over and above for you. They have been through the process, and they'll help you through it, too. Our Home Loan reps match you with the best loan, and work with you every step of the way.

Before you start home shopping, contact us. Visit a Member Center, go to cefcu.com/myhome, or call 1.800.633.7077.

Special Offers

We make home buying more affordable with:

Rate Lock

With Smart Lock, you can lock in your rate for 90 days. Just pay a non-refundable \$350 application fee, and when you close, this fee will be applied to your closing costs.

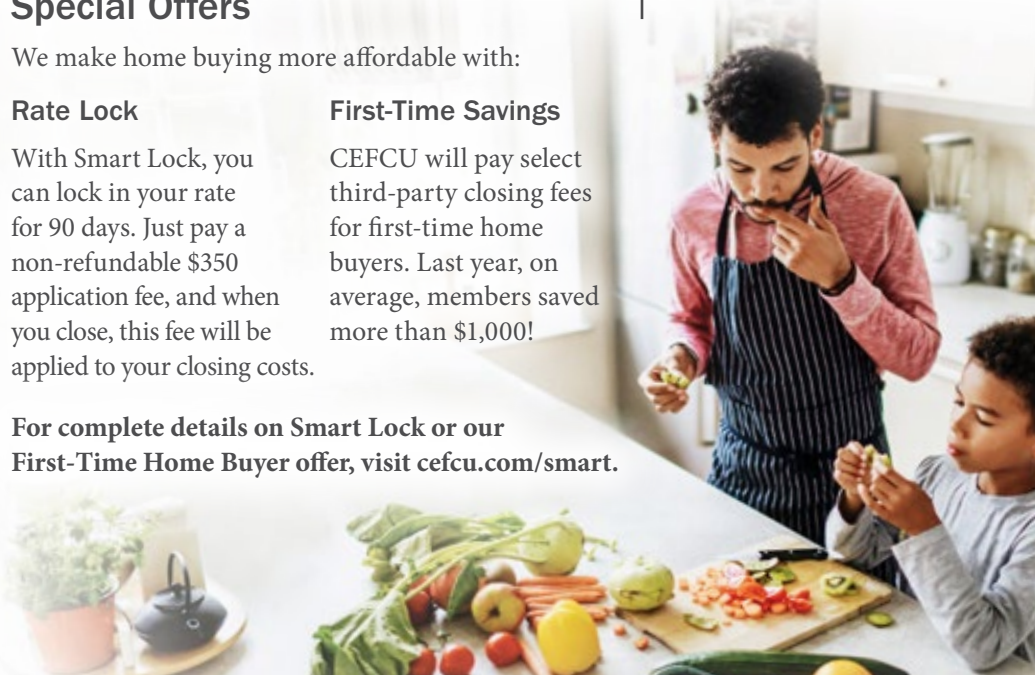
First-Time Savings

CEFCU will pay select third-party closing fees for first-time home buyers. Last year, on average, members saved more than \$1,000!

For complete details on Smart Lock or our First-Time Home Buyer offer, visit cefcu.com/smart.

Did you know...

- CEFCU won't sell the servicing of your mortgage — unlike many other lenders.
- You can apply for a Home Loan 24/7. Get started at cefcu.com/myhome.
- Loan preapproval is a bonus! It lets you know how much house you can afford.



President's Letter



Mark Spenny
President/CEO

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.

Dear Members:

Your Credit Union is committed to enhancing your experience with us. We want CEFCU member/owners to have the best financial experience, and we're always working to make it better. Whether it's in person or online, we think you'll agree these ongoing improvements make your transactions easier and faster.

In Person

You've probably noticed the construction going on at several of our Member Centers. Some of the locations are being refreshed while other Member Centers are seeing a major overhaul. Because we are committed to the communities where we live and work, we're updating Member Centers, making them more accessible, and increasing privacy.

As another measure to improve your experience at Member Centers, new check-in options can reduce your wait time. iPads are available for signing in if you need to open an account or talk to a representative. When you sign in, Member Center personnel are alerted to your specific need and can better assist you.

Online Experience

Our new online loan application has made it easier to apply for a loan or credit card wherever you are, 24/7. It's secure and fast, and you have the option to eSign your loan documents, too.

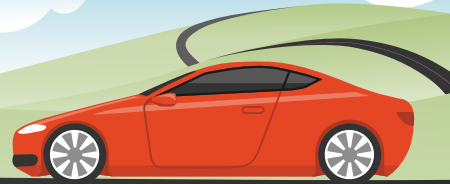
You'll also find it's easier to open accounts and add services, even when we're closed. All you have to do is log in to CEFCU On-Line® or Mobile Banking. From there, you can open accounts like Checking and Certificates; and you can sign up for Bill Pay, eStatements, Overdraft Protection, and more.

Enhancing your CEFCU experience will continue to be our top priority, and we hope you agree our improvements so far make your in person and online experience even better.

Credit Union Highlights

As of December 31	2018	2017
Members	337,569	328,767
Assets	\$5,953,334,000	\$5,811,215,000
Savings	\$5,248,210,000	\$5,129,496,000
Loans	\$4,442,398,000	\$4,219,276,000
Net Worth	\$632,771,000	\$610,695,000

The Road to a Shiny New Car



Before you head to the dealership, talk to us. We'll help you figure out how much car you can afford.

Visit the Vehicle Loans Center

Have you checked out our new Vehicle Loans Center? It's a great place to start. The Center has forms and checklists, a car value guide, monthly payment calculators, and more. Just go to cefcu.com/loans!

Vehicle Research

Research the vehicle(s) you like and know what you want to pay. You can research car values at nada.com.

If there is a rebate available, see how it can help you by going to cefcu.com/rebate. You can find out if a cash rebate combined with CEFCU's financing is better than special manufacturer's financing.

Time it Right

If you choose to trade in a car, consider the time of year. Used car values tend to drop late in the year because of bad weather, the holidays, and new models. Trading now may be better than waiting.

When you do head to the dealership, plan your trip around the best times to shop. Dealerships have monthly quotas to meet, so the last few days of the month could get you your best deal.

Improve Your Credit Score

Your credit score influences loan approval and rate. Improve your credit score by:

- Paying bills on time.
- Disputing errors on your credit report.
- Setting up automatic payments for bills.
- Paying down debt.
- Opening accounts responsibly.

Learn more about credit scores at cefcu.com/fico.

Selling Your Car?

If you opt to sell a used car yourself, be sure it's clean and minor things — like the windshield wipers — are working. Determine your car's value and contact your lender about paying off any remaining balance. Be careful when it comes to allowing test drives, and don't accept personal checks from someone you don't know.

Spring Road Trip?

Make it your best road trip when you buy a new car with a CEFCU Vehicle Loan. When you combine great rates with no fees and personal service, you get the best option in Vehicle Loans.

Call us at **1.800.858.3400** or apply online at cefcu.com/apply.



College By the Numbers

1 million

Number of associate's degrees colleges and universities will award this school year.¹

2.2 million

In the United States, more than 2.2 million students enrolled for undergraduate degrees last year.²

\$3,570

Average annual tuition and fees at community colleges in 2018.³

43%

Of the students attending California community colleges, 43% are first-generation college students.⁴

\$570,000

How much more you'll make in a lifetime from earning an Associate of Applied Science or long-term Certificate.⁵

6.25% APR⁶

The affordable rate for a CEFCU Private Student Loan.

0 (nada ZERO zip)

There's one more number that's important to you — Zero. Our Student Loans have no processing fees, origination fees, or prepayment penalties.

Check out all the benefits of our Private Student Loans and apply online at cefcu.com/student.

¹Source: National Center for Education Statistics

²Source: Statista <https://www.statista.com/>

³Source: American Association of Community Colleges

⁴Community College League of California

⁵Illinois Community College Board

⁶This is a variable rate available to qualified borrowers. The annual percentage rate may vary quarterly based on the Prime Rate, published in the *Wall Street Journal*.

CEFCU Business Loans — Helping You Realize Dreams

Many people dream about a job that fits their skills and needs. But entrepreneurs face daunting odds: An estimated four out of five businesses fail. Why? Poor management is cited most often, while inadequate financing is a close second.

Business Plan

Start with a business plan that explains how you'll manage, operate, and finance your company. Include your capital commitment, what money you'll need to borrow, any collateral you have, and how you'll pay back a loan. Explain how your business can manage risks and if you have a backup plan should the business not achieve the results you expect.

Financing

CEFCU has Business Loans with flexible financing options, local decisions, and great rates. We offer:

- Fixed Asset Term Loans
- Commercial Real Estate Loans
- Working Capital Line of Credits
- Letters of Credits
- Business Vehicle Loans
- Multi-family residential real estate mortgages
- 1-4 family residential investment property mortgages
- CEFCU Business Mastercard[®]



When you choose a CEFCU Business Loan, you get personal service, too. For more information, visit cefcu.com/owner or call 1.800.542.3328, ext. 37065.



Testimonial

I started with CEFCU many years ago, mainly because it was member-owned, that appealed to me vs. a traditional bank. I have a number of accounts and LOVE using the Mobile Banking app — basically do most all of my business now through the app. We have two young friends who recently started off in their careers. They were planning to go with a traditional bank and asked who to use. We discussed some of the things associated with traditional banks, and I shared how CEFCU was different, what I loved about CEFCU, and I encouraged them to at least check out CEFCU. They ultimately both joined CEFCU, so yes, you could say I love my Credit Union.



Dee
Member since 1994



If you saw the inaugural edition of *The Teller* back in the early 1970s, you might have caught the article about the youngest Credit Union member, Jennifer.

Less than a month old, Jennifer joined her parents Bill and Barb as a total Credit Union family. At that time, her mom Barb worked at CEFCU (then known as Caterpillar Employees Credit Union), and her dad said it's never too early to start saving for college.

Barb has since retired, but has remained a CEFCU member. According to Jennifer, she has “not ever considered leaving CEFCU.”

CEFCU service is the biggest reason Jennifer is a life-long member. When she applied for a Home Loan, Jennifer said the representatives were extremely helpful with the paperwork and process. Jennifer also appreciates the help she received when she encountered a fraudulent website. When she called the emergency number, she said everyone was “very helpful, and I got my money back.”

Apple Watch® App — Coming Soon!

Soon you'll be able to access your CEFCU accounts on the Apple Watch.

Enrollment will be through the CEFCU Mobile Banking App; and you'll be able to view account balances, the last 10 transactions, as well as online budgeting tools.

Watch for more information.



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

CEFCU
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CEFCU: Giving Back to Our Communities



La Raza Radiothon

In California, CEFCU helped support the 10th Annual 93.3 La Raza Radiothon for the Children's Miracle Network Hospitals. The radiothon exceeded goals, raising more than \$460,000 for patients and families at UCSF Benioff Children's Hospitals; and 100% will go to pay for ambulance rides, newborn ICU beds, and more.

Art of the Brick

CEFCU is the presenting sponsor of The Art of the Brick, the World's Largest LEGO® Art Exhibition. The exhibit starts Memorial Day weekend at the Peoria Riverfront Museum. For details, visit peoriariverfrontmuseum.org.



**FIGHT FOR AIR
 CLIMB** 

Fight for Air Climb

In Springfield, Illinois, CEFCU was the presenting sponsor for the American Lung Association Fight for Air Climb. Thousands of stair climbers across the country raise funds to support research, education, and patient programs for people impacted by asthma, COPD, lung cancer, air pollution, and other lung diseases.

Federally Insured by NCUA

