

the TELLER

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HOLIDAYS

All CEFCU® offices
will be closed on:

Independence Day
Thursday, July 4

Labor Day
Monday, September 2

Online Banking: Making Your Life Easier

It's been almost 20 years since we launched Internet banking, and we continue to introduce and enhance features. Check out some of the new things CEFCU On-Line® and Mobile Banking have to offer.

CEFCU My Pay

Send money to friends and family with free, secure CEFCU My Pay. All you need is a CEFCU Debit Mastercard®! Just log in to CEFCU On-Line or Mobile Banking, go to **Transactions**, and select CEFCU My Pay. Visit cefcu.com/mypay for more information.

Apple Watch®

Access CEFCU Mobile Banking with the Apple Watch app. View your top 10 accounts, including account balances and the 10 most recent transactions. Go to cefcu.com/watch for more information and how to set up Mobile Banking on your Apple Watch.

Online Budgeting Tools

Use the **Online Budgeting Tools** from the Home page to understand your spending and categorize transactions. Visual budgets give you a clear breakdown of where your money goes.

Coming Soon: Debit Card Alerts

Watch for your chance to sign up for CEFCU Debit Mastercard alerts. There are seven alert types — including dollar amount and ATM withdrawals — and you can choose to have them delivered by email, text, or secure message.

Find out more about all you can do with Online and Mobile Banking. Just visit cefcu.com/online to get started.





New ATMs Offer More

CEFCU's ATMs are being upgraded over the next several months to offer more functionality. The ATMs will have an updated look and offer enhancements, like:

- **Improved security and ease of use:** New horizontal card readers will help protect your account and eliminate the need to double insert your card to initiate a transaction.
- **More access to your accounts:** My Use, Holiday Saver, and Insured Money Market Accounts will be available. Plus, you can pay loans and mortgages just by transferring or depositing money to the loan account.
- **Bill denomination selection:** When making withdrawals, select from the denominations offered at that location.
- **And more:** You can change your PIN at the ATM (the new PIN will be available within 24 hours), and account balances will be on all receipts.

Check out these new features by viewing videos at cefcu.com/newatms. Visit cefcu.com/atms to find an ATM near you.

Stay Safe at ATMs

In addition to safety enhancements on new CEFCU Money Center 24® ATMs, there are steps you can take to be more secure.

- Make sure the area is well lit.
- Keep your doors locked and windows up when not using the machine.
- Check your surroundings before using an ATM.
- Shield the screen so no one can see your account info or PIN.
- Count your money in a private, secure location.
- Take your receipts and check against your statement before shredding.
- Cancel your transaction and leave if you see anything suspicious.
- Report suspicious activities to the police.
- Retrieve your card when your transaction is complete.



If your CEFCU Credit or Debit Card is lost or stolen, contact us immediately.

Credit Card

309.633.3763
1.800.633.7077, ext. 33763

Debit Card

309.633.7000
1.800.633.7077

NOTE: Do not report a lost/stolen card through email or social media.

A collection of vacation-related items including a brown leather wallet with cards, a pair of red sunglasses, two orange boarding passes, a black DSLR camera, a white cup of coffee, and a laptop displaying a hotel booking website, all arranged on a wooden surface.

VACATION TIME!

It's a good time to start thinking vacation — whether you're going on a summer, fall, or winter trip. Even if you have a trip scheduled, here are some helpful tips.

Planning

The day before Thanksgiving is no longer the busiest day to travel. Holidays — like the Fourth of July and Labor Day — are, so plan as early as possible. Do your research and ask questions. Don't blindly go for the cheapest package — you could end up with a dirty hotel room and no tours.

Prepare your home, too. Stop deliveries, line up someone to check your house, and purchase timers so lights go on and off while you're gone.

Credit & Debit Cards

Use your CEFCU Mastercard® for reservations and for purchases during your trip. With free trip cancellation insurance, you could be covered for unexpected delays or absences.

Before you use your CEFCU Credit or Debit Cards out of town, notify us of your travel plans so we know those purchases are legitimate. And, always protect your card — carry your wallet in front pockets only and invest in a cross-body bag to keep your cards and other personal items safer.

Security

No matter where you go, stay alert to your surroundings. Don't pack all your valuables — money, credit cards, jewelry, etc. — in one place and don't leave them out in your room. Consider stashing some cash in your shoe... if your wallet gets stolen, you'll still have backup cash. Before you book a hotel, ask about security and things like safes. The most secure room safe is one with an access code you can set.

Account Tracking

When you're on the go, keep an eye on your CEFCU accounts using CEFCU On-Line or the Mobile Banking app. Make sure there's no unauthorized activity and transfer money 24/7. Don't use public Wi-Fi when you're accessing confidential information. Consider investing in a virtual private network (VPN) before traveling. A VPN lets you send and receive data while remaining anonymous and secure online.

Visit cefcu.com/trip for more tips on vacation planning and safety.

Budget for College Expenses

A college degree is a great investment, but it comes at a significant cost. In addition to tuition, expenses can include:

Room and board: Colleges often include on-campus dorm room and meal options in the overall tuition bill, while off-campus students will need to budget for rent and food.

Books and supplies: These can cost between \$1,200–\$1,500 a year at a four-year public college. Reduce costs with used books or save with books and ebooks on sites like Amazon and Chegg.


Appliances and equipment: For the dorm, students will need things like lamps, sheets, a microwave, and a small refrigerator. Add furniture, plates, cooking utensils, and more for an apartment.

Transportation: Owning a car means paying for gas, maintenance, insurance, and possibly parking. Public transportation, biking, and walking can save you a lot.

Personal expenses: Things like cell phone service, laundry money, and entertainment can add up.

Along with planning for college costs, it's a good time to choose a **CEFCU Private Student Loan**. When expenses exceed savings and federal loans, our Student Loans are a great option. There are no fees or penalties, and you get a rate discount with automatic payments. Visit cefcu.com/student to find out more.

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Coming Soon...

CEFCU Mastercard®
Credit and Debit Cards
are going contactless.

**Keep an eye out for
additional announcements.**

Tap & Go®

It's fast and secure to make purchases with contactless Credit and Debit Cards. No swiping or inserting your card, just tap it on the checkout terminal to pay for your purchase.

Security

Contactless cards and devices, like your mobile phone, have several safeguards to help protect you from unauthorized purchases.

- Each transaction has a unique, one-time security code to authenticate your identity.
- You keep your card in your hand at all times — no one else has access to it.
- Proximity is key — your card must be within 2 inches of the terminal for a transaction to be completed.
- You're only charged once — even if you accidentally tap twice.
- Each transaction uses secure encryption technology and is protected by Mastercard Zero Liability*.

*Certain restrictions apply. Please see www.mastercard.us/zero-liability.html for more details.

CEFCU Members Say it Best!

Unhappy and discouraged with many local banks, I was thrilled to join CEFCU through my employer more than 30 years ago.

Now, even though I've retired and moved out of the area, I still use CEFCU for my primary financial transactions and savings and feel totally connected. I appreciate the personal care and how you are always looking out for our financial well-being.

Virginia

Member since 1983

Find out what other member/owners have to say about CEFCU. Just visit cefcu.com/stories for videos and testimonials from members like you.

Spotlight on SECURITY

Senior Financial Safety Initiative

Scammers prey on people of all ages, but senior citizens are targeted more these days. As part of our mission to improve your financial well-being, CEFCU will be launching an initiative intended to arm you with educational resources you can use to protect yourself, friends, and family from senior financial exploitation.

Through a community partnership with law enforcement and non-profit agencies, this initiative will include educational sessions hosted by CEFCU, online articles, and more — all intended to keep you informed.

In addition, a new column in *The Teller* — **Spotlight on Security** — will be dedicated to this initiative. Read below to learn about this issue's featured scam and how to avoid falling victim.

Tech Support Scams

Scammers are using phone calls, texts, emails, pop-up messages, and more to get access to your devices and money.

Posing as representatives of big-name companies, like Microsoft, these scammers try to convince you there is a problem with your electronic devices. They want you to give them remote access to your devices and pay for their services with your credit or debit card.

Last year, the FTC received more than 140,000 complaints about tech support scams; so if you receive a tech support call or message you weren't expecting, hang up, delete any texts or emails, and don't click anything. Visit ftc.gov/techsupportscams for more information.

"As we age, we become increasingly vulnerable to identity theft and fraud.

That's why this security initiative is so important for you and your family. Let's work together to stop fraud."



Dave Koehler
*Illinois State Senator
CEFCU Board of Directors*

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 Checking: Great Benefits + A Bonus

Don't have a CEFCU Checking account? Now is the perfect time to open one. With our Checking account, you can enjoy:

- No monthly fee.
- Access to more than 30,000 fee-free nationwide ATMs.
- A free Debit Mastercard®.
- Overdraft Protection options.
- Online & Mobile Banking.
- And more!

Plus, new CEFCU Checking accounts could earn up to \$125.*

Visit cefcu.com/newcheck to see how you can qualify today.

*Offer available only for new, qualifying Checking accounts opened with a deposit of \$25 or more before December 31, 2019. Subject to qualifications. Visit cefcu.com/newcheck for complete details.



CEFCU: Giving Back to Our Communities

Teacher Appreciation

CEFCU is partnering with The Earthquakes to honor teachers from Santa Clara, Alameda, and Contra Costa counties. Eight teachers will be selected each school year and honored at halftime during Back to School Night.

**QUAKES TEACHER
 APPRECIATION**

Easterseals

This year, our employee campaign raised more than \$14,000 for Easterseals, which has served Central Illinois for 100 years.

Starting with a once-a-week clinic in Peoria, Easterseals has grown to include education, recreation, and therapy services for children with developmental delays and disabilities.

Today, Easterseals serves nearly 6,000 families at four locations.



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