



CEFCU

Not a bank. Better.®

the TELLER

First Quarter | 2020

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HOLIDAYS

All CEFCU offices
will be closed on:

New Year's Day
Wednesday, January 1

Martin Luther
King, Jr. Day
Monday, January 20

A \$50 Million Extraordinary Dividend!

A Special Message from CEFCU's President/CEO



Mark Spenny
President/CEO

What makes CEFCU® better than a bank? Members have thousands... actually *millions* of reasons why. Thanks to the 346,000+ CEFCU

member/owners¹, 2019 was another very successful year. As a result, your volunteer Board of Directors authorized an Extraordinary Dividend of **\$50 million**.

There's not a bank around that returns an Extraordinary Dividend. And, CEFCU has returned \$330 million through the Extraordinary Dividend since 2000!

Every time you bring your business here, you invest in the success of your financial future as well as that of your Credit Union. The more business you did with CEFCU in 2019, the bigger your share of the Dividend²:

▶ A **\$20,000** Car Loan³ would have received roughly **\$135**.

▶ A 36-month Certificate⁴ with **\$5,000** would have received almost **\$50**.

▶ A **\$150,000** Home Loan⁵ would have received close to **\$700**.

While not guaranteed to happen every year, the Extraordinary Dividend is split evenly between borrowers and savers. And, the savings don't stop there. Members enjoy year-round benefits through competitive rates, fewer fees, nationwide ATMs, Online and Mobile Banking, and more.

Thank you for your continued trust in CEFCU. You are the reason why CEFCU really is **Not a Bank. Better.**SM

Learn more about the Extraordinary Dividend
at cefcu.com/dividend.



¹Includes consumer and business members as of 11/30/19.

²Extraordinary Dividend returned is calculated based on interest paid/earned for 11 out of 12 months in 2019.

³Calculated based on interest paid on a used car loan with an interest rate of 5.76% APR.

⁴Calculated based on interest earned on 1.85% APY.

⁵Calculated based on interest paid on a first mortgage with an interest rate of 3.85% APR.

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.



Todd W. Bryant

Todd has been employed by RLI Insurance Company for 25 years and is currently Vice President, Chief Financial Officer. He began

serving as an Associate Director in 2010 and was elected a Director on the CEFCU Board in 2014. Todd serves as the Supervisory Committee Chair and is on the Building/Marketing/Technology and Bylaws Committees. He holds a Bachelor's Degree in Accounting from MacMurray College and is a Certified Public Accountant (CPA) and a Chartered Property and Casualty Underwriter (CPCU).



Todd C. Gwillim

An employee of Caterpillar Inc. since 2002, Todd has 17 years of experience in the Legal Services Division. Todd is a past Board Chairman and previously

served as an Associate Board Member, a member of the Supervisory Committee, and as the Supervisory Committee Chair in 2007–2008 prior to relocating for Caterpillar from 2008 to 2012. Todd re-joined the CEFCU Board as an Associate Board Member in 2013 and was elected a Director on the CEFCU Board in 2014. He currently serves on the Credit, Employee Relations, and Nominating Committees. He earned two Bachelor's Degrees from West Virginia University and a Doctorate in Law from St. Louis University.



Robert M. Metzinger

Bob has been with Altorfer Inc. for 23 years and is Vice President of the

company. He also has several years of management experience with Caterpillar Inc. and with other Caterpillar dealers around the country. A member of the CEFCU Board for 23 years, Bob serves as the Nominating Committee Chair and is on the Employee Relations and Building/Marketing/Technology Committees. He is also a past member of all standing Committees. Bob holds a Bachelor's Degree in Business Management from Quincy University.



Grant M. Seshul

An employee of Caterpillar Inc. since 2002, Grant is currently an Accounting Manager. He joined the CEFCU Board as an Associate Board Member in 2014, and

became a Board Member in 2016. He served on the Employee Relations, Building/Marketing/Technology, and Supervisory Committees. Grant re-joined the Board as an Associate Board Member in 2019. He is a Certified Public Accountant (CPA) and has 22 years of public accounting and industry experience. Grant holds both a Bachelor's and Master's Degree in Accounting from Auburn University.

CEFCU Annual Meeting

The **CEFCU Annual Meeting** is **Thursday, April 30, at 7 p.m.** 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.

The Holidays are Gone. What About Your Credit Card Debt?

Transferring higher-rate credit card and/or loan balances to your CEFCU Credit Mastercard® is a great way to save on interest¹, and pay off holiday (and other) bills faster!

Take advantage of a promotional 1.99% APR for 12 months from the date of the Balance Transfer² on Balance Transfers made between January 1 and March 31, 2020. Plus, enjoy:

- **NO BALANCE TRANSFER FEE OR ANNUAL FEE!**
- Low minimum monthly payments — just 3% of your unpaid balance.
- Benefits like fuel rewards, travel perks, mobile payments, alerts and controls, plus much more.

After the promotional period ends, your then current variable rate — applicable to Balance Transfers — will apply to your remaining Balance Transfers and any future Balance Transfers.

To request a Balance Transfer, call 1.800.633.7077, ext. 33560, or visit cefcu.com/locations for a Member Center near you. Don't wait! To receive this special offer, Balance Transfers must be completed by March 31, 2020.

¹If 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.
²Each Balance Transfer posted during the promotional period will retain the promotional APR for 12 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 Credit Mastercard, CEFCU Rewards Credit Mastercard, and CEFCU World Credit Mastercard Cardholder Agreement and Account Opening Disclosure Statement and the CEFCU Credit Mastercard Balance Transfer Request form for more details.

**Not a current
CEFCU Credit Mastercard
Cardholder?**

Enjoy a special rate
and a bonus.
For details, check
out cefcu.com/mycard!

What Does the Extraordinary Dividend Mean to Members?

Members Say it Best!

THE EXTRAORDINARY DIVIDEND MEANS THAT — ONCE AGAIN — I AM A MEMBER OF THE ABSOLUTE BEST FINANCIAL INSTITUTION — ONE THAT HAS A HEART AND SHOWS IT CARES FOR MEMBERS. THANK YOU!

Judy
Member since 1992



SO HAPPY TO RECEIVE THE EXTRAORDINARY DIVIDEND THIS YEAR. I JUST BOUGHT A HOUSE, AND IT WILL HELP PAY FOR AT LEAST ONE MORTGAGE PAYMENT OR A BILL TO UPDATE MY HOME.

Beth

Member since 2009



I SILENTLY SLIPPED THE DIVIDEND INTO A SALVATION ARMY RED KETTLE AND GLOWED IN GRATITUDE FOR LIFE IS VERY GOOD TO MY FAMILY.

Anonymous
Member since 1990



Credit Card Enhancements Give You More Control

Enjoy even more ways to use and manage your CEFCU Credit Mastercard® and CEFCU World Credit Mastercard.

New enhancements available through CEFCU On-Line® and Mobile Banking include:

- Pending transactions, plus real-time current balance and available credit limit details
- Activity and security alerts via email or text message so you can track purchases and take immediate action if a card is compromised
- Increased card management — including activation, turning your card on and off, and reporting your card lost or stolen
- Enrolling in and accessing eStatements directly within Online Banking.

Contactless Cards are on their way, too!

All current Credit Cardholders will receive a new contactless card over the next several months. The card's Tap and Go® technology makes completing purchases quicker and more secure.

Don't have a CEFCU Credit Mastercard?

- Enjoy special rates, plus a bonus. Learn more at cefcu.com/mycard.
- To apply, go to cefcu.com/apply.



CREDIT LIMIT INCREASE

Thinking about increasing your credit limit? Your goal should be to keep your credit use at less than 30% of your available credit. Any credit limit increase makes that goal easier to meet.

Questions about a credit line increase? Contact us at 1.800.858.3400.



IT MEANS A WHOLE LOT. IT SERVES AS SOME FUN PROOF OF WHAT I SAVED OVER THE LAST YEAR. BEYOND THAT, IT'S AN UNEXPECTED AMOUNT I GET TO ADD TO MY NEWEST SAVINGS CATEGORY FOR BUYING A HOUSE!

Brenna

Member since 2015



IT'S SO AMAZING WE RECEIVE THE EXTRAORDINARY DIVIDEND. THERE IS NO ONE ELSE THAT DOES THIS. JUST SHOWS HOW MUCH CEFCU REALLY CARES.

David

Member since 1983



Spotlight on SECURITY



Protect Yourself & Others from the Latest Scams!

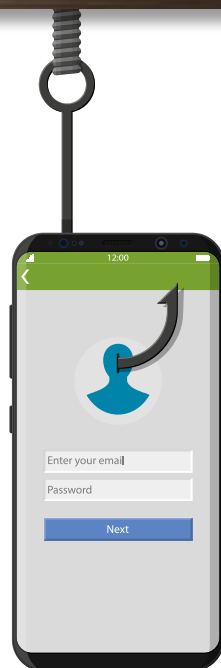
“Smishing” is one of the newest scams. Via a text or SMS message (hence the term smishing), scammers download malware to steal personal information, such as passwords, credit card numbers, and even phone numbers in your contacts, which could spread the virus to them.

Avoid smishing scams:

- Never click on a link in a text from senders you don't recognize.
- Never respond to a text requesting passwords or other confidential information.
- Don't respond to suspicious messages, even if it says “text STOP.” To a scammer, *any* response will confirm your cell number is in use, and invite more texts.

Other safety tips:

- Use Debit and Credit Card alerts via CEFCU On-Line and Mobile Banking to detect suspicious activity.
- Only use Person-to-Person payments (like CEFCU My Pay) to send money to friends and family you know.
- Don't share passwords, PINs, or login information with anyone.



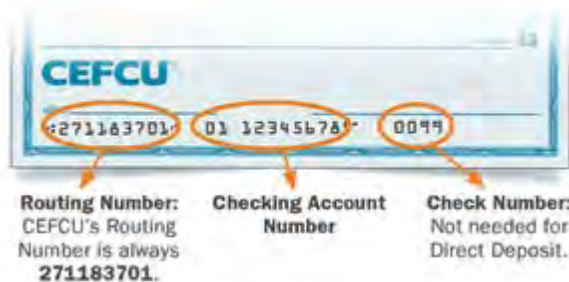
CEFCU takes identify theft seriously and works hard to protect your account information. Check out [cefcu.com/security](https://www.cefcu.com/security) for more prevention steps and tools.

Use the Correct Account Number Format

When using Direct Deposit for your Tax Refund, automatic payments, and more, be sure to provide your complete 10-digit CEFCU Savings or Checking account number. You can locate your account number:

- At the bottom of a CEFCU check
- On the left-hand side of your CEFCU statement
- Or, log into CEFCU On-Line or Mobile Banking. Your account number is on your home page.

For more examples or additional information, go to [cefcu.com/number](https://www.cefcu.com/number).



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

Academic Scholarships Available

CEFCU Member Appreciation Scholarships are available for the 2020–2021 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

Heart of Illinois
 United Way



eliminating racism
 empowering women
ywca

“Cutest Pet Photo Contest” Benefits United Way

To raise money for the Heart of Illinois United Way, CEFCU employees participated in a “Cutest Pet Photo Contest,” which raised over \$1,000. CEFCU’s Employee United Way Campaign has raised \$167,000 year-to-date. Proceeds help more than 80 education, financial stability, and health programs in Central Illinois. Here are the contest winners:



MORLEY



PING



SOPHIE

YWCA Inspire Luncheon

In keeping with our values of supporting diversity and investing in our shared future, CEFCU employees attended the YWCA’s Silicon Inspire Luncheon in Santa Clara, California. In its 19th year, the event helped raise funds for services provided to more than 18,000 women and families in Silicon Valley. The luncheon celebrated and honored women in the community who are advocates and ambassadors for change.

Federally Insured by NCUA

