

# CEFCU

Not a bank. Better.®

# the TELLER

Third Quarter | 2020

## INSIDE

| 2 |

Balance Digital Trust  
with Financial Wellness

CardSwap and  
Billers Direct

| 3 |

Escrow Accounts  
ATM Safety Tips

| 4 |

\$20 Billion in  
College Scholarships  
Giving Back

## HOLIDAYS

All CEFCU offices  
will be closed on:

Independence Day  
Saturday, July 4

Labor Day  
Monday, September 7



**Mark Spenny**  
President/CEO

## A Special Message from Your CEFCU® President/CEO

As we continue adapting to a world affected by COVID-19, I'd like to recognize the collective effort of the CEFCU team and their outstanding service to you — CEFCU member/owners — as well as address our forward focus to continue meeting your changing financial needs.

To start, I'll share some feedback we've received over the last several months:

“

I was really impressed when CEFCU arranged for a notary from Texas to handle the signing for our Home Loan. We were visiting in Texas and had to extend our stay. CEFCU went out of their way to help us. We never met face-to-face, but everything was smooth and timely. — *Anonymous Survey Respondent*

I always have a great service experience when I call CEFCU. They have time to listen to your issues, and use their experience to help members solve any problem. I feel very secure having both my business and personal accounts with CEFCU. Keep up the good work helping customers. — *David, Member since 2010*

”

Thank you for your continued trust in CEFCU. Member Centers have remained open in compliance with all guidelines to help ensure your safety. We also continue to provide you with new services, like CardSwap and Billers Direct through CEFCU On-Line® and Mobile Banking. Contactless CEFCU Debit Mastercards® are coming soon, too.

Thank you for choosing CEFCU. We are here for you!

## Balance Digital Trust with Financial Wellness

### Increase Your Digital Trust: Be Alert!

- Before responding to a text message or phone call, listen for correct terms. For example, if you qualify for an IRS check, the official term is “economic impact payment” — NOT a “stimulus check.” Language matters!
- Be suspicious of emails claiming to be from the Centers for Disease Control and Prevention (CDC) or other organizations. A fake link may direct you to harmful websites that load malware on your computer.
- Avoid falling victim to fear. Some advertisers use fear to create demand for items at unreasonably high prices. Look up a business’ rating on the Better Business Bureau’s website if something doesn’t seem right.



### Maintain Financial Wellness

- If you’re not already using CEFCU On-Line or Mobile Banking, enroll today and start using Online Budgeting Tools! This free service categorizes your spending and helps you set a budget to maintain financial wellness.
- If you need financial counseling for managing debt, contact GreenPath Financial Wellness at [cefcu.com/greenpath](http://cefcu.com/greenpath). As a CEFCU member, you get free credit and debt counseling to help you with debt management options, budgets, and ways to meet your financial goals.

## At Your Service: CardSwap and Biller Direct

Now, there’s an even easier way to update online services and subscriptions linked to your CEFCU Credit and Debit Mastercard® with CardSwap. You can now also manage your bills with Biller Direct — both available on CEFCU On-Line and Mobile Banking.



### CardSwap

With CardSwap, you can update your card information for online services and subscriptions, like Netflix, Amazon, and others!

Just select the subscriptions and services you pay — there are more than 60 popular sites to choose from — then, enter your card information using CEFCU On-Line and/or Mobile Banking.

That’s it — *CardSwapped!* Use it any time your card information, like a card number or expiration date, changes.

### Biller Direct

Through Biller Direct, you can use CEFCU On-Line and Mobile Banking to track and pay your bills. Learn more about these services and others at [cefcu.com/online](http://cefcu.com/online)!

## How Escrow Accounts Work for You!

Own a home? Want to help ensure “big ticket” items, like your property taxes and insurance associated with your home are paid on time? Enjoy peace of mind with an Escrow account — it’s like a holding tank to cover certain bills associated with the house. Expenses in Escrow accounts vary by homeowner and cover homeowners insurance and property taxes.

Escrow expenses are calculated and included in your monthly Mortgage payment. By doing so, you can avoid coming up with an annual lump sum on your own and are assured escrowed bills are paid on time.

### What if expenses change?

It’s important to keep an eye out for changes to escrowed bills. If you feel a new amount could significantly affect your monthly Mortgage payment, contact CEFCU. We’ll work with you to make the appropriate adjustments. Changes to an Escrow could include:

- Insurance bills (such as changing carriers or modifying coverage).
- Property taxes (usually mailed to you from the County Treasurer’s office. Also watch for a Tax Assessment Notification, which can also impact property taxes).

Questions? Give us a call at 1.800.633.7077, ext. 33424, or check out [cefcu.com/escrow](http://cefcu.com/escrow).

### What is an ESCROW?

An Escrow account is a holding tank (like a piggy bank!) that covers expenses like homeowners insurance and property taxes!



#### HOMEOWNERS INSURANCE

Covers your home or dwelling.



#### PROPERTY TAXES

Paid annually to your local treasurer’s office.

## ATM Safety Tips

Protect yourself and your CEFCU account with these tips:

- **Memorize your Personal Identification Number (PIN).** Never write it on your card or keep it in your wallet. Also, never share your PIN with anyone and shield the screen when entering your PIN.
- **Have your card ready before you approach an ATM** so you can conduct transactions as efficiently and safely as possible.
- **Keep your vehicle doors locked and windows up** (except your window when you’re using the machine), and don’t open your windows or doors for anyone you don’t know while using the ATM.
- **Choose only well-lit ATMs**, and park close to the machine. If possible, have another person accompany you when using an ATM at night.
- **Cancel your transaction immediately and leave an ATM if something doesn’t look right** on the machine, or you feel uncomfortable. Report any crimes or suspicious activity immediately to the police, CEFCU, and the ATM owner.
- **Remove your card, cash, and receipt immediately.** Verify your transaction privately as soon as you can.
- **Don’t agree to cash or deposit checks for anyone** — even someone you know.

You have access to nearly 30,000 *fee-free* ATMs. Check out [cefcu.com/locations](http://cefcu.com/locations) for CEFCU and CO-OP® ATMs, plus ATM tutorials of the latest enhancements.

If your CEFCU Credit or Debit Mastercard is ever lost or stolen, report it immediately at 1.800.633.7077. **Please do not report a lost or stolen card through email or social media.**

## 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 TELLER ..... 1.800.447.2478  
*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 MANAGEMENT ..... 309.633.3836  
 Toll-free ..... 1.800.356.7865, ext. 33836

## \$20 Billion in College Scholarships Available!

Still trying to fill the funding gap for college? There may be scholarship opportunities you weren't even aware of!

To help college-bound members find potential scholarship money, CEFCU has partnered with Red Kite — a scholarship matching site FREE to members at [myredkite.com](http://myredkite.com). Red Kite filters through \$20 billion in scholarships to find ones that fit you.

If you still need to bridge the gap in your college expenses, consider a Private Student Loan from CEFCU. Learn more at [cefcu.com/college](http://cefcu.com/college).



## CEFCU: Giving Back to Our Communities



### CEFCU matched funds to provide COVID-19 Relief

Thank you to many organizations in Central Illinois that have been on the front lines of COVID-19 by providing much-needed services. CEFCU is grateful to have matched a grant from the Federal Home Loan Bank of Chicago to provide some relief during this challenging time!



### SECOND HARVEST of SILICON VALLEY

#### Second Harvest of Silicon Valley

CEFCU donated \$25,000 to Second Harvest of Silicon Valley.

Their mission is to lead the community to ensure anyone who needs a healthy meal can get one. One in 10 people in Silicon Valley receive food from Second Harvest.



Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

Federally Insured  
 by NCUA

