

CEFCU

Not a bank. Better.®

the TELLER

First Quarter | 2021

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Giving Back

HOLIDAYS

All CEFCU offices
will be closed on:

New Year's Day
Friday, January 1

Martin Luther
King Jr. Day
Monday, January 18

Extraordinary Dividend

A Special Message from CEFCU's President/CEO



Mark Spenny
President/CEO

Despite the challenges we all faced in 2020, your Credit Union remained strong, and our team remained committed to serving you. We're very pleased to let you know that again your volunteer

Board of Directors has authorized an Extraordinary Dividend.

While never guaranteed, when business results allow, the Extraordinary Dividend returns earnings back to the people who made it happen — borrowers and savers. Especially in a challenging year, we do not take it lightly how important that principle is — giving back to the communities we serve... people helping people.

When you choose CEFCU®, you not only benefit from better rates and fewer fees, you also help your community and fellow members. Throughout 2020, CEFCU continued to support thousands of charitable, civic, and non-profit organizations in the communities we serve.

On behalf of CEFCU's staff and Board of Directors, thank you for your continued trust.



\$30 MILLION
total returned to savers
and borrowers

A **\$20,000** Car Loan¹ would
have received almost **\$80**.

A **\$150,000** Home Loan²
would have received
roughly **\$380**.

And remember, if you've been financially impacted by COVID-19, **we're here to help.**

For loan and payment assistance, please email us at collections@cefcu.com or call 1.800.633.7077, ext. 33520.

You are the reason why CEFCU really is Not a Bank. Better.™

¹Calculated based on interest paid on a used car loan with an interest rate of 5.63% APR.

²Calculated based on interest paid on a first mortgage with an interest rate of 3.57% 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.



Matt D. Jolliff

Currently the Pricing Supervisor for Resource Industries, Matt has been at Caterpillar 16 years. Matt served as an Associate Director of the CEFCU Board from 2010 to 2012 prior to relocating for Caterpillar and resumed his service as a Board volunteer in August 2015. He is the Board Chair and on the Executive, Building/Marketing/Technology, and Bylaws committees.



Kavita Sachdev

For 20 years, Kavita has worked at Caterpillar and is the Senior Accounting Manager supporting the Energy & Transportation Purchasing Director. She has served as a CEFCU Board volunteer since April 2014 and is a member of the Executive, Credit, and Bylaws committees. Outside of work, Kavita is active in community service in the Peoria area.



Erec D. Montgomery

For more than 25 years, Erec worked in the Caterpillar I.T. area. Erec served as a Board volunteer from 2010-2011 prior to relocation for Caterpillar. He returned to the CEFCU Board in August 2015, and he currently serves as the Board Secretary. Erec is a member of the Building/Marketing/Technology, Credit, and Nominating committees.



Sean D. Scranton

With more than 25 years of experience in Information Technology/Security and Auditing, Sean is currently the National Practice Leader for Cyber Liability Insurance at RLI Corp. Sean has been a CEFCU Board volunteer for seven years and is a member of the Executive, Bylaws, and Credit committees.

CEFCU 2021 Annual Meeting

The election for open positions on the Board of Directors will take place at CEFCU's Annual Meeting scheduled for April 29, 2021. Keep an eye on CEFCU's Facebook page for more details.

Add a Backup Plan

It's always good to have a backup plan, and the Overdraft Transfer Plan is one more you should have.

When you set up the Overdraft Transfer Plan, CEFCU will automatically transfer money into your Checking account (*if funds or credit limit available as applicable*) to cover overdrafts.

Choose to have funds transferred from your CEFCU Credit Mastercard® in \$100 increments, your Savings account in \$50 increments, or an Insured Money Market Account in \$200 increments.

When a transfer is made, it's just \$8* per day** — as opposed to \$30 per transaction for overdrafts. If you don't use the service, you won't pay a fee.



To sign up for the **Overdraft Transfer Plan**, go to cefcu.com/overdraft or visit a Member Center to complete the form.

*Interest will accrue on a transfer from your credit card account from the date of the transfer.

**Only one account transfer per day — CEFCU does not combine account balances.

Spotlight on SECURITY

Fraudulent Calls

Scammers pretending to be representatives of online shopping sites are trying to steal your personal information by phone. The caller will claim your credit card has been charged a large amount for an order and tell you to call a special customer service number.

If you get a call like this:

- Hang up and don't call the number you were given.
- Check your online shopping account to see if a large order has been placed.
- Report the fake call to the business.
- Go to reportfraud.ftc.gov and report the call.

Be sure to log into CEFCU On-Line® or Mobile Banking to check your Credit Card activity. If you see anything suspicious, contact CEFCU at **1.800.633.7077, ext. 33763**.

CONTACT CENTER.....1.800.633.7077
 TTY (for the hearing impaired)1.800.492.3328
 Emailemail@cefcu.com

WEB/MOBILE..... cefcu.com

PHONE-A-LOAN1.800.858.3400

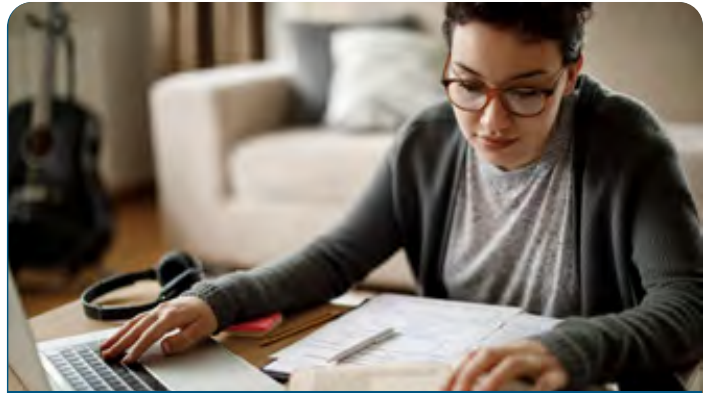
TOUCH-TONE TELLER1.800.447.2478
 Check Rates and Transfer Funds 24/7

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-free1.800.356.7865, ext. 32571

WEALTH MANAGEMENT309.633.3836
 Toll-free1.800.356.7865, ext. 33836



Academic Scholarships

CEFCU Member Appreciation Scholarships are available for the 2021–2022 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



CEFCU Hosts Community Baby Shower

Last fall, CEFCU employees donated more than 500 items for a Community Baby Shower. Baby wipes, formula, bottles, and more were distributed to the Bay Area March of Dimes in California, the Mini O’Beirne Crisis Nursery in Springfield, The Baby Fold in Normal, and Crittenton Centers Crisis Nursery in Peoria.



Housing Options Developed

Madison North in Peoria is the newest housing development from Phoenix Community Development Services. CEFCU has helped support this apartment building that has permanent housing for homeless people with disabling conditions and young adults transitioning from the child welfare system.



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