



CEFCU

Not a bank. Better.®

the TELLER

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Giving Back

HOLIDAYS

All CEFCU offices
will be closed on:

Memorial Day
Monday, May 31

The Road Never Looked So Good!

It's a great time to apply for a new Vehicle Loan!

Great Low Rates!

When you choose CEFCU® for a Vehicle Loan, you get more than just great rates.

Personal Service

Talk to us about your financial situation, and we'll help you figure out how much car you can afford and make sure you get the best deal for your budget.

No Extra Fees

Pay less with a CEFCU Vehicle Loan because there are no application or processing fees. If you pay off your loan early, there are no early payoff penalties.

Preapproval — Online 24/7

Get preapproved at cefcu.com/apply so you know how much you can spend, and a dealer knows you're serious about buying.

Financial Security

Count on the stability of CEFCU and the benefits borrowers and savers receive from membership. CEFCU has returned \$360 million in Extraordinary Dividends to members in the last 21 years.*

Credit Scores

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

- Paying bills on time.
- Setting up automatic payments for bills.
- Paying down debt.
- Opening accounts responsibly.

Go to cefcu.com/fico to learn more about credit scores.

Resources

Visit the Vehicle Loans Center at cefcu.com/loans for forms and checklists, a car value guide, monthly payment calculators, and more.

Hit the road with a new vehicle and let CEFCU help you finance it. Get started at cefcu.com/apply or call 1.800.858.3400.

*The Extraordinary Dividend is not guaranteed and can only be authorized by CEFCU's volunteer Board of Directors when business results allow.



President's Letter



Mark Spenny
President/CEO

The CEFCU Annual Meeting is scheduled for April 29, 2021. Keep an eye on CEFCU's Facebook page for more details on this virtual meeting.

Dear Members:

During my years at CEFCU, our world has changed significantly. We have faced many challenges together, and we saw great achievements, too.

Geographic Diversification

CEFCU grew in the Bloomington-Normal, Decatur, and Springfield areas. In addition, we have expanded to the San Jose, California, and Illinois Metro East markets. With the expanded areas, membership grew by 127,000, assets increased by close to \$4 billion, and members enjoyed \$345 million in Extraordinary Dividends.

Technological Advances

Soon after I became President/CEO in 2006, the smart phone was released. Now, almost half the world's population owns one. Smart phones have changed the way we live and have transformed the financial industry, too. The convenience of banking anytime/anywhere has become a necessity, so we have worked to bring you cutting-edge technology to meet your financial needs.

It's been exciting for me to be a part of CEFCU's journey to becoming a market leader in technology. For members, it started with being able to manage day-to-day finances with CEFCU On-Line®, then we introduced the CEFCU Mobile Banking app. Through those tools, you can complete activities, such as:

- Open accounts, like Checking and Certificates.
- Apply for Loans and Credit Cards.
- Deposit checks with the Mobile Banking app.
- Turn your Credit or Debit Card on or off.
- Set account alerts.

CEFCU remains committed to developing ways to enhance CEFCU On-Line and Mobile Banking so they meet your needs wherever you are in life.

I have appreciated the opportunity to serve you, CEFCU members, and to work with a great team. I am confident there is a bright future ahead for CEFCU with Matt Mamer, who your Board of Directors has chosen as the next President/CEO. Matt has been with CEFCU for 26 years. He is active in our community, and he will work hard to make sure CEFCU stays strong while moving toward an innovative future.

Credit Union Highlights

As of December 31	2020	2019
Members	356,407	347,687
Assets	\$7,099,882,000	\$6,258,523,000
Savings	\$6,305,703,000	\$5,517,894,000
Loans	\$4,892,823,000	\$4,669,835,000
Net Worth	\$701,876,000	\$659,931,000



Your Financial Aid Resource

College financial aid can be overwhelming, but there is a solution.

Red Kite is a financial aid resource for parents *and* students. With Red Kite, you can find scholarships, grants, fellowships, and federal and state aid. Plus, it helps you through the financial aid process.

Get started today!

- Go to myredkite.com.
- Complete the profile.
- Find your scholarships.
- Work through the guides to borrowing.
- Manage any applications.

Then when you are ready to apply for a loan, CEFCU is here for your student loan needs. Visit cefcu.com/student for more information on **Private Student Loans**.

Spotlight on SECURITY

Tax Scams

Identity thieves come up with new tax scams each year, like these recent examples.

COVID-19

Fraudsters are trying to steal Economic Impact Payments. Report these to the National Center for Disaster Fraud at 866.720.5721.

Gift Cards

You can't use gift cards to make tax payments, so don't fall for scammers requesting them.

Email

Scammers use email to request updated account and personal information. Never open or respond to an email you weren't expecting.

Ransomware Scam

An email with the FBI and IRS logos has a link to a fake FBI questionnaire, which actually downloads ransomware and blocks you from accessing your device.

Federal Student Tax

Thieves use a fake federal student tax to try to get students and parents to wire money immediately.

To report tax ID theft to the IRS, call the Treasury Inspector General for Tax Administration at 800.366.4484.

Remember, the IRS will never:

- Call and demand immediate payment.
- Threaten to have a taxpayer arrested or deported.
- Request a specific payment method, like a gift card.
- Ask for credit or debit card numbers over the phone.
- Call about an unexpected refund.
- Revoke your license.

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

CEFCU: Giving Back to Our Communities



Angel Tree

The Neighborhood House Angel Tree project was initiated in 2020 to help families heavily impacted by COVID-19. Children who the Neighborhood House helps year-around supplied Christmas wish lists, which were distributed to Peoria area businesses. CEFCU staff adopted 43 children and donated hundreds of gifts.

Pediatric Therapy Center

CEFCU donated \$25,000 to The Gregg Chadwick Marcfirst Pediatric Therapy Center in Normal, Illinois. Marcfirst provides services and support to families, children, and adults; and the new center will allow Marcfirst to help more children and expand its services.

Sharks Foundation Holiday Assist

CEFCU staff in California spent the day partnering with the Sharks Foundation to support Alum Rock Counseling Center's Holiday Toy Giveaway Event. Volunteers from CEFCU and the Sharks shopped for Christmas presents for 25 low-income families.



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