

CEFCU

Not a bank. Better.®

the TELLER

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HOLIDAYS

All CEFCU offices
will be closed on:

Independence Day
(Observed)
Monday, July 5

Labor Day
Monday, September 6

Find Your Perfect Fit

with CEFCU® Credit Mastercard®!

Everyone's goals for a credit card are different — no one wants a card that's one-size-fits-all. With a CEFCU Credit Card, you can choose the card that's just *your* style.

CEFCU Rewards Mastercard

Earn Rewards points for every \$1 in net purchases. Then, redeem points for travel, airline tickets (*with no blackout dates*), gift cards, and more!

CEFCU World Mastercard

Enjoy all the Rewards above, plus luxury travel options and earn bonus points in select categories, like 2 points per dollar on dining, hotels, airfare, and car rentals.

CEFCU Mastercard

CEFCU's non-Rewards Card with a lower APR — a great option for those looking to build credit!

Best of all, every CEFCU Credit Mastercard comes with plenty of perks, like:

- Extended Warranty Coverage and Price Protection
- Trip Cancellation Insurance
- ID Theft Protection and Fraud Monitoring
- Opportunities to save on fuel with Fuel Rewards
- Card Management — *temporarily turn your card off and on, set alerts and controls, and more, with CEFCU On-Line® and Mobile Banking*
- Compatibility with your favorite digital wallets
- And more!

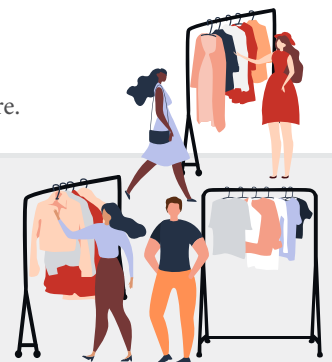
Go to cefcu.com/mycard for details and to apply. Or, stop in or call us at 1.800.858.3400.

Can't decide your best fit?

Our chooser tool can help. Visit cefcu.com/choose to learn more.

Special Limited Time Offer!

New CEFCU Credit Cards can enjoy a special introductory rate for 12 months on purchases and balance transfers! See details and get started at cefcu.com/mycard.



President's Greeting



Matt Mamer
President/CEO

Dear Member/Owners:

I'm honored to have the opportunity to succeed Mark Spenny as President/CEO of CEFCU. I've enjoyed working alongside Mark for over 15 years. And, having worked in a variety of positions throughout my 26 years at the Credit Union, it's truly a privilege to be appointed by the Board to lead your Credit Union.

When I think of my strategic vision for CEFCU, it's difficult to not consider its past. After all, we are who we've always been — *your* Credit Union. Although the ways in which we've served you have evolved over the years, three pillars have remained the same: Members, Employees, and our Communities.

As a Credit Union, CEFCU is a not-for-profit financial cooperative owned by *every* member who borrows and saves here. Which means, there's never a conflict between doing what's best for members, or doing what's best for owners — because at CEFCU, they're one and the same. Our focus remains with providing you exceptional service, value, and account access — when and *where* you need it.

Providing exceptional service would be an impossible feat without the highly talented and engaged employees who comprise team CEFCU. When much of the country was under stay-at-home orders, CEFCU employees sought new ways of serving members, like video conferencing and web chat. And, the team remains available for members — online, by phone, and in person; we're here when you need us.

That also holds true to the communities we serve — we're there when they need us. We are dedicated to giving back through fundraisers, sponsorships, financial literacy, and more. As an active member of the community, I've had a first-hand look at the impact the Credit Union has had on its local areas and I'm incredibly proud to be a part of the change CEFCU is leading.

So, as I envision CEFCU's future, I look to honor its past; uphold its pillars of Members, Employees, and Communities; and drive its growth, both with endurance and integrity — ensuring long-term support for member/owners. Because CEFCU is, and always will be, driven to do things the right way, to better the financial lives of CEFCU member/owners.

A handwritten signature in black ink, appearing to read "Matt Mamer". The signature is fluid and cursive, written on a white background.

"There's never a conflict between doing what's best for members or doing what's best for owners — because at CEFCU, they're one and the same. Our focus remains providing you with exceptional service, value, and account access — when and where you need it."

Sharing the Value of CEFCU Membership

Did you know that even if your immediate family members* may not live with you, they are still eligible to join CEFCU?

When the opportunity comes up, be sure to tell them about the better rates and service you enjoy at your Credit Union.

Plus, take advantage of our **Refer-a-Friend**** program and you could earn up to **\$25 per referral**, and up to **3 referrals a year!**



Joining is Easy!

Our newly upgraded Online Account Opening makes becoming a CEFCU member easy! Enjoy enhancements such as:

- Funding new accounts with a credit or debit card
- A shopping cart feature which allows you to customize which accounts and services you wish to open
- And more!

New members can head to cefcu.com/join to get started. Current members can add new products and services simply by logging into CEFCU On-Line or Mobile Banking and selecting **Open an Account** under the **Services** menu.

*Immediate family members include relatives by blood or marriage or foster and adopted children of CEFCU members.

**Must refer a new member who opens a qualifying new account. Up to \$25 per referral with a limit of 3 referrals, or \$75, whichever is greater, per year. See full offer details at cefcu.com/refer.



ATM Safety

With CEFCU, you enjoy access to nearly 30,000 fee-free ATMs nationwide. When using an ATM, follow these tips to protect yourself and your money:

- **Keep your doors locked and windows up when not using the machine.** Always be aware of your surroundings, and choose only ATMs that are in a well lit area.
- **Memorize your Personal Identification Number (PIN).** Never write it on your card or keep it in your wallet. Don't share your PIN with anyone and be sure to shield the keyboard when entering your PIN.
- **Count your money in a private, secure location.** If you receive your money before your card, be sure to remove your card prior to driving away from the ATM.
- **Never agree to cash or deposit checks for anyone — even someone you know.** Once a check is deposited to your account, you become responsible for the funds received.

If at any time, you see something suspicious or feel uncomfortable, immediately cancel your transaction and report any crimes or suspicious activity to the police, CEFCU, or the ATM owner.

Lost or stolen Credit or Debit Mastercard®?

Be sure to take action immediately to avoid unauthorized transactions.

You can temporarily turn your card off and on using CEFCU On-Line and Mobile Banking — just select **Card Management**, under the **Services** menu.

With Card Management, you can also report your card lost or stolen. Or, give us a call at 1.800.633.7077.



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 Private Student Loans

Focus on learning, not on finances.

When federal aid, scholarships, and savings aren't enough to pay for college, a Private Student Loan from CEFCU can help. Enjoy:

- No application, origination, or servicing fees
- Funds disbursed directly to the school, for added convenience
- No payments until 6 months after graduation*
- A 0.5% rate discount when you set up automatic payments
- Access to Red Kite — a financial aid resource designed to help you find qualifying scholarships and grants
- And more!

Plus, funds can be used to help pay for tuition, room and board, books, laptops, and more. It's easy to apply online and applicants can receive approval in minutes. For more information and to apply, visit cefcu.com/student.

*No payments due until 6 months after graduation, provided a student is enrolled at least ½ time (for up to 60 months). CEFCU Private Student Loans are variable rate loans; rates subject to change quarterly based on the Prime Rate, published in the Wall Street Journal.

CEFCU: Giving Back to Our Communities



T. rex: The Ultimate Predator

CEFCU is the presenting sponsor of the American Museum of Natural History's **T. rex: The Ultimate Predator** exhibit at the Peoria Riverfront Museum. It is the exhibit's international debut, with their first stop in Peoria, Illinois! The exhibit will be open through September 6.

A-Mazing Airways

A new exhibit is coming to the Children's Discovery Museum in San Jose, California! **A-Mazing Airways** uses a series of large tubes and air systems for visitors of all ages to explore the properties of air.

Check out the Children's Discovery Museum of San Jose's website for more details.



FIGHT FOR AIR CLIMB

Fight for Air Climb

The American Lung Association of Springfield, Illinois took their **Fight for Air Climb** event to Busch Stadium!

CEFCU was the presenting sponsor of the climb on June 19, 2021. Participants had the opportunity to raise donations as they climbed the stairs at the legendary Busch Stadium.



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