

the TELLER

Third Quarter | 2022

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HOLIDAYS

All CEFCU offices
will be closed on:

Independence Day
Monday, July 4

Labor Day
Monday, September 5

Step Up Your Financial Game with CEFCU On-Line® and Mobile Banking!

With 24/7, anytime, anywhere access to your CEFCU® accounts, plus the ability to connect and aggregate external accounts, the one-stop-shop for all your financial needs is CEFCU On-Line and Mobile Banking.

Online Budgeting Tools

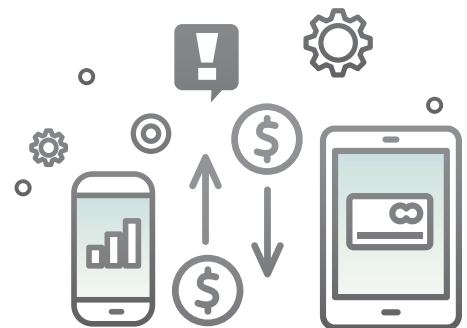
Use the Online Budgeting Tools, accessible from the Home page, to understand your spending, categorize transactions, set budgets, view income and expenses, and more. Visual aids, like bar and pie graphs, allow you to literally *see* your full financial picture, giving you a clear breakdown of where your money goes.

Mobile Check Deposit

Deposit checks, right from the comfort of your own home, or wherever you are! With the Mobile Banking app, just snap a picture of the front and back of an endorsed check to deposit it.

Loan and Credit Card Payments

Avoid the line, or save the postage — you can complete CEFCU Loan and/or Credit Card payments using CEFCU On-Line and Mobile Banking. You can even set up recurring payments so you never miss a due date.



Card Management

You're in control of your CEFCU Credit and/or Debit Mastercard® with Card Management, available in the **Services** menu. You can temporarily turn your card off and on, set card alerts and controls, report your card lost or stolen, and more!

Digital Assistant

Enjoy hands-free access to ask questions or complete transactions with CEFCU's Digital Assistant. *Learn more on the next page!*



Get started with CEFCU On-Line and Mobile Banking today! Scan the QR code to download the Mobile Banking app or visit cefcu.com.

Try the CEFCU Digital Assistant Today!

Now you have a new way to interact with your CEFCU accounts, that's at your service anytime, anywhere. With CEFCU Digital Assistant, you can use your internet-enabled devices to ask questions, request information, and even perform transactions on your CEFCU accounts!

Enjoy hands-free functionality through voice commands, or use text messaging to get assistance wherever you are.

Available 24/7 through a variety of channels, including Amazon Alexa, Google Home, and SMS (Text Messaging), the Digital Assistant learns to respond to advanced requests with regular use.

To get started with Amazon Alexa, open your Amazon Alexa app and search for "CEFCU" in the Skills section.

For Google Home, say "Hey Google, talk to CEFCU" to your Google Home device.

And for SMS (Text Messaging), simply text "Start" to 51219.*

Get started today!

Amazon, Alexa and all related logos are trademarks of Amazon.com, Inc. or its affiliates.

Google, Google Home and other marks and logos are trademarks of Google LLC.

*Message and data rates may apply. Reply HELP for help. Reply STOP to cancel.

"Where is the nearest Member Center?"

"Transfer money from my Checking to my Savings account."

"When is my Credit Card payment due?"

"What is CEFCU's routing number?"



IT'S VACATION TIME!

Whether you're going on vacation or a business trip, CEFCU can help! Protect yourself, your family, and your identity while vacationing or traveling with these tips.

Before You Go

- Contact CEFCU before you travel to make us aware of trip locations and dates. Put a travel alert on your CEFCU Credit and Debit Cards with Card Management through On-Line or Mobile Banking before you leave.
- Make reservations using your CEFCU Credit Mastercard® for free trip cancellation insurance.* Document any confirmation and cancellation numbers.
- Contact CEFCU for information on purchasing foreign currency.
- Take several forms of payment, including credit card, debit card, cash, or prepaid gift card, and keep them separate.
- Find and verify your passport is up-to-date. Visit the U.S. Department of State website for details.

During Your Trip

- Use your CEFCU Debit Card to access CEFCU accounts at over 30,000 fee-free CO-OP® ATMs throughout the United States.
- Be aware of currency conversion fees for ATMs and credit/debit card purchases, as well as fees from your financial institution at foreign ATMs, because they are not owned by your financial institution.
- Keep all receipts and verify them against your statement/eStatements.
- Check merchant purchase requirements before using a credit or debit card.
- Take precautions at ATMs and protect your Personal Identification Number (PIN) during any transaction.



When You Return

- Monitor account history online and with statements/eStatements to ensure no unauthorized activity appears.
- Contact CEFCU at 1.800.633.7077 if you find any irregular or suspicious activity on your account.

*Certain conditions, restrictions, and exclusions apply. For full details, see the Credit Card Disclosures, Guide to Benefits, or contact CEFCU.

Spotlight on SECURITY



ONLINE SECURITY

CEFCU wants to help you keep your financial information safe online. While CEFCU uses multiple security layers and strong business practices to keep you safe, internet security requires more than just technology alone.

When dealing with viruses, spyware, and computer hackers, each of us is responsible for protecting our own computer system.

How You Can Keep Your Computer Safe

- Log off Online Banking when you complete transactions.
- Make sure your browser is up-to-date.
- Choose a strong Login ID and password to keep your account safe, and change your password periodically. With CEFCU On-line and Mobile Banking, you can also set up security alerts.
- Never reply to emails or text messages requesting personal information.
- Remember, when shopping with your CEFCU Credit or Debit Mastercard®, you have extra protection, like Zero Liability*.

On social networking sites, be careful about revealing personal information, especially when you're dealing with someone you don't know. Be cautious in online tags and comments. Referring to your vacation or a friend's vacation lets thieves know when a home may be empty.

For more information about online security visit cefcu.com/security.

*Terms and conditions may apply. Please visit mastercard.com/zeroliability for more information.



In the Market for a New Vehicle or Motorcycle?

CEFCU can help you find your ride! Whether it's a new vehicle/motorcycle or new-to-you, count on CEFCU for a better loan deal. Not only do we offer great rates and personal service, but we don't add costly fees and penalties.

When looking for a car loan, think more than rates. We offer personal service and:

- No prepayment penalties
- No hidden fees
- Preapproval for easier car shopping
- Refinance options

Loan and Payment Protection:

CEFCU also offers Credit Life and Disability Insurance to help protect your eligible CEFCU consumer loans!

You can apply online 24/7 at cefcu.com/apply or apply for a loan from CEFCU On-line or Mobile Banking. Getting a preapproval has great benefits for you:

- It lets you know how much you can spend.
- It gives you an idea what your payment will be.
- It shows the dealer you're serious about buying.

To check rates, visit cefcu.com/rates. Of course, the CEFCU team is also here to serve you, should you have questions. Simply stop by a Member Center or call Direct Lending at 1.800.858.3400.

Hit the road with a Vehicle/Motorcycle Loan that saves you money!



STAY CONNECTED!

CEFCU Not a bank. Better. ®

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

WEB/MOBILE cefcu.com

DIGITAL ASSISTANT cefcu.com/assistant
Text 51219*
Smart Home Device Say, "Open CEFCU"

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 CEFCU 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



Did You Know...

CEFCU offers a Hybrid HELOC?

The new Hybrid Home Equity Line of Credit (HELOC) is a base HELOC with a variable rate, which allows portions of the HELOC balance to be locked-in at fixed rates, terms, and payments.

It benefits CEFCU members because it combines the advantages of a Home Equity Loan and a Home Equity Line of Credit. Members can draw only what funds they need, when it is needed, and lock advances at a fixed rate.

With a Hybrid HELOC, you can use the value in your home for those much needed home repairs, major purchases, or tuition — and so much more.

You also enjoy easy access to your Home Equity funds with CEFCU On-Line and Mobile Banking.

Apply for a Hybrid HELOC today
at cefcu.com/equity!

CEFCU: Giving Back to Our Communities



CEFCU Free Throws for Kids

For every free throw made by the Illinois State University Men's and Women's Basketball teams, CEFCU pledged to donate \$10 to OSF Children's Hospital of Illinois. At the end of the season, both teams made a combined 878 free throws and a check for \$8,780 was donated.

March for Babies

CEFCU is proud to be a part of the 2022 Silicon Valley March for Babies. The California event, held May 21 in San Jose History Park, is part of a nationwide effort to raise critical funds to help March of Dimes continue research, programs, support, and advocacy so families get the best possible start. The Silicon Valley event's goal is to raise \$300,000.

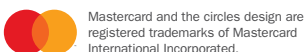


SENIOR CENTS

FRAUD EDUCATION & PREVENTION

Scam Awareness

CEFCU hosted a SeniorCents Facebook Live presentation in March focusing on a wide variety of topics, including Credit/Debit card scams, gift card scams, refund scams, and common computer scams such as pop-up messages. The entire presentation can be viewed on CEFCU's Facebook page. Follow us on Facebook to get information about our next SeniorCents session!



*Message and data rates may apply. Reply HELP for help. Reply STOP to cancel.

Insured
by NCUA

