

CEFCU

Not a bank. Better. ®

the TELLER

Fourth Quarter | 2022

INSIDE

| 2 |

Board Chair Letter

| 3 |

Spotlight on Security

CEFCU Gift
Mastercard Sunsets

| 4 |

Giving Back

The CEFCU® Cash Back Mastercard® is here!

Reward yourself by earning cash back on purchases!

With the Cash Back Credit Mastercard, you can enjoy 1.5%¹ cash back on qualifying purchases, with no cap on the amount of cash back earned.

Cash Back rewards can be redeemed as a statement credit or as a deposit to the primary cardholder's CEFCU Savings or Checking account via **Card Management**, accessible in CEFCU On-Line® or Mobile Banking.

Plus, for a qualifying new CEFCU Cash Back Mastercard with a date the account opened² by December 31, 2022, enjoy a 1.99% Intro APR^{3,4}, for 12 months on Purchases and Balance Transfers⁵. And, new CEFCU Cash Back Mastercard cardholders can earn \$150 statement credit if they spend \$1,500 on qualifying transactions⁶ within the first 90 days from the date the account opened².

When you choose a CEFCU Credit Mastercard, you enjoy great rates, no annual fees, ID Theft Protection, Card Management, and much more!



APPLY TODAY!* Online at cefcu.com/apply, visit a Member Center, or call Direct Lending at 1.800.858.3400.

HOLIDAYS

All CEFCU offices
will be closed on:

Thanksgiving Day
Thursday, November 24

Christmas Day
(Observed)
Monday, December 26

¹A CEFCU Cash Back Credit Mastercard earns 1.5% cash back rewards for each \$1 spent on "eligible" "net purchase transactions" made with the card, rounded up or down to the nearest one cent. "Eligible" purchase transactions do not include cash advances, cash equivalent transactions (such as the purchase of gift cards or cryptocurrency), convenience checks, balance transfers, gambling, insurance charges, or fees of any kind, including finance charges, foreign transaction currency conversion charges, late fees, over limit fees, returned check fees, ACH, Tele-Entry or Autopay fees and ATM cash advance fees, and are excluded from earning cash back. Cash back rewards are not transferable to another rewards program and must be used before the CEFCU Cash Back Credit Mastercard is closed. "Net purchase transactions" means the sum of your eligible purchase transactions minus returns and refunds. The amount of cash back earned on an eligible net purchase transaction is calculated by multiplying the amount of that transaction by 1.5%.

²The phrase "the date the account opened" means the date that the account is entered on our credit card system, which typically is one to two business days after we receive your signed application. See the CEFCU Cash Back Credit Mastercard Program Terms and Conditions which will be provided to you at account opening, for more details.

³After the introductory period ends, a variable APR of 10.75% to 20.25% (Non-Rewards), 12.75% to 22.25% (Cash Back) or 11.75% to 21.25% (Rewards and World) on Purchases and Balance Transfers will apply, depending on your creditworthiness and a variable APR of 13.75% to 23.25% (Non-Rewards), 15.75% to 25.25% (Cash Back) or 14.75% to 24.25% (Rewards and World) on Cash Advances will apply, depending on your creditworthiness. These APRs were in effect as of 10/1/22, and are subject to change quarterly with the national "Prime" rate. Contact CEFCU for full details.

⁴If there is a balance on your account and you haven't paid it in full by the due date each month (including any introductory balance transfers posted to your account), you will lose your grace period on new purchases and interest will be charged on new purchases. We may end your introductory APRs and apply the Penalty APR if you make a late payment.

⁵You must be a CEFCU member in good standing. Intro APR will apply on Purchases for 12 months from the date the account opened. Intro APR will apply on Balance Transfers for 12 months from the date of the Balance Transfer, for transfers completed during the first 90 days after the date the account opened. Each Balance Transfer posted during the introductory period will retain the introductory APR for 12 months from the posting date. The total amount of Balance Transfers and the outstanding balance on your account, including fees and interest charges, cannot exceed your available credit limit. See the Disclosures and Terms & Conditions, which will be provided at the time of application, for more details.

⁶Make five or more purchases totaling \$1,500 or more within 90 days of the date the account opened and receive a \$150 statement credit (for Cash Back Cards). Cash advances, balance transfers, and other select transactions are not included. Qualifying transactions must post to your Credit Card account within 90 days of the date the account opened. Cash back will be awarded via statement credit within 180 days of the date the account opened provided accounts are still open and in good standing as of the offer fulfillment date. Limit one offer per member; not valid for existing CEFCU Credit Card accountholders. Certain terms, conditions, and exclusions apply.

*Application and credit approval required.

Board Chair Letter



Angel Martinez
Board Chair

Members are our #1 PRIORITY

At CEFCU, we believe the best service we can give is better when it's rooted in genuine caring. We are inspired by people who go out of their way to be considerate and helpful, and we've witnessed firsthand how much stronger our communities become as a result. That is why, above all else, we serve others well.

Dear Members:

CEFCU recognizes that members are our No. 1 priority. As a financial cooperative, your Credit Union continually focuses on better service and value — not generating profits for investors.

We are people helping people.

And as a credit union, CEFCU is owned by every member who borrows and saves here. We are committed to providing members with exceptional service and value, and improving their financial well-being.

On a personal note, when my family bought our first home, I tried to work with banks and I could not get a competitive rate from multiple institutions. Then, a coworker referred me to CEFCU, and CEFCU was willing to take a chance on us. I have been a loyal member ever since.

We got our first mortgage through CEFCU. We've had four mortgages through CEFCU in 20 years because we moved to different places. So, when the opportunity came up to serve on the Board of CEFCU, I was more than willing to jump in and give back because of how helpful CEFCU has been to my family and me.

CEFCU continually strives to make your member experience better with advances in products, technology, and services. For example, the recent launch of our new CEFCU Cash Back Mastercard® will give you the opportunity to earn competitive Cash Back rewards on qualifying purchases. Plus, there's no cap on the amount of Cash Back that can be earned.

Other advances include our Hybrid HELOC, which allows you to enjoy the features of a Home Equity Line of Credit, along with the peace of mind of a fixed-rate Home Equity Loan. Our Digital Assistant allows you to use your internet-enabled devices to ask questions, request information, and even perform transactions on your CEFCU accounts. And with Online Budgeting Tools, you can get your total financial picture available at a glance.

CEFCU also has a dedicated focus on improving and evolving our member systems — including online and mobile banking, online account opening, and online loan applications.

That is just a short list of the many ways in which CEFCU continues to live up to the Credit Union's mission: Not a bank. Better.SM

On behalf of the CEFCU Board of Directors, I would like to thank you for your continued trust in CEFCU.

A handwritten signature in black ink that reads "Angel Martinez". The signature is fluid and cursive, written over a light grey circular background.

Angel Martinez

Spotlight on **SECURITY**

Don't be a victim of a spoofing scam.

CEFCU recently had a small number of members noting they received calls from scammers spoofing a CEFCU customer service number (800.542.3328) to try to get personal account information. In some cases, the fraudsters are asking members if they were trying to do a large purchase or do any shopping out of state in an attempt to cause panic.

CEFCU will **NEVER** call you and ask specific account information, such as account numbers, Credit/Debit Card numbers, or Online and Mobile Banking credentials.

Remember to **NEVER** give out any personal information to people you don't know calling from unknown phone numbers. If you're not certain whether a call from CEFCU is legit, hang up and call us at 1.800.633.7077 to verify the call was really from CEFCU.

If you received a call like this and gave any personal information, **please contact CEFCU immediately at 1.800.633.7077.**

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



CEFCU GIFT MASTERCARD® SUNSETS

The CEFCU Gift Card was launched as a redemption option for the Rewards and World Credit Card and was also available for purchase at Member Center locations.

However, after careful consideration, **a decision was made that the CEFCU Gift Card would no longer be sold or available for redemption after August 31, 2022.**

If you currently have a CEFCU Gift Card, you may continue to use it until the card balance is zero. To check an available balance, visit cefcu.com/giftcard. CEFCU Rewards and World Credit Cardholders may continue to redeem their points for merchant gift cards with CURewards®, available through CEFCU On-Line and Mobile Banking. Or, for a cash back alternative, check out our new CEFCU Cash Back Mastercard!



STAY CONNECTED!

CEFCU Not a bank. Better.®

CEFCU
Not a bank. Better.®

PRESORTED
STANDARD
U.S. POSTAGE PAID
PEORIA, IL
PERMIT NO. 512

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

CEFCU: Giving Back to Our Communities



California Summer Concert Series

CEFCU was proud to be a part of the free Summer Concert Series in Fremont and Santa Clara, CA. The Central Park Summer Concert Series was held on Thursdays from July 7–August 11 in Fremont amid a scenic backdrop of Lake Elizabeth. Families and residents from the Tri-City area enjoyed a variety of music and sponsored interactive booths, to the tune of 3,500 guests each week. The Santa Clara Cultural Commission hosted the Santa Clara series throughout the summer.

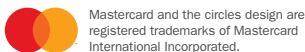
SeniorCents

CEFCU hosted a SeniorCents Fraud Prevention Seminar in Morton, IL in July. Members learned about ways they can prevent becoming a victim of a financial scam. The entire presentation can be viewed on CEFCU’s Facebook page.

Follow us on Facebook to get information about our next SeniorCents session!

UnityPoint Health — Young Minds Project

UnityPoint Health, which currently serves as the only hospital in Central Illinois treating children and adolescents with inpatient mental health needs, is progressing with plans to bring a new, state-of-the-art Child & Adolescent Behavioral Health Center to Peoria. CEFCU is proud to support this project and will have the honor of naming the recreation center.



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

