



CEFCU

Not a bank. Better.®

the TELLER

First Quarter | 2023

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Giving Back

HOLIDAYS

All CEFCU offices
will be closed on:

New Year's Day
(Observed)
Monday, January 2

Martin Luther
King Jr. Day
Monday, January 16

Extraordinary Dividend: Sharing in Success

A Special Message from CEFCU's President/CEO



Matt Mamer
President/CEO

Thanks to CEFCU® member/owners, your Credit Union has stayed strong, even through challenging times. CEFCU had another successful year in 2022, and we are sharing that success with you. Your volunteer Board of Directors has authorized a **\$35 Million Extraordinary Dividend.**

While it's not guaranteed, when business results allow, the Extraordinary Dividend returns earnings right back to you shared evenly between the borrowers and savers who helped make it happen. We appreciate you being a member, and the Extraordinary Dividend is just one way to thank you for choosing CEFCU.

That thanks goes beyond the Extraordinary Dividend. Every day each CEFCU member benefits from better rates and fewer fees as well as new and continuing ways to help you make your money go farther. We continue to expand our convenience services with anytime/anywhere advances to help your everyday life.

Plus, together we help share with our communities. The business you bring here helps support your fellow citizens and members. Throughout 2022, CEFCU continued to support hundreds 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. You are the reason why CEFCU really is Not a Bank. Better.™

Visit cefcu.com/dividend to learn more about the Extraordinary Dividend.

Extraordinary Dividend returned is calculated based on interest paid/earned for 11/12 months in 2022.



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.



Tim Brunton

After 32 years, Tim retired from Pekin Insurance Company where he served in many jobs, the most recent as Assistant Vice President Commercial Lines Underwriting. Tim joined the CEFCU Board as an Associate in March 2021 and became a Board member in April 2022. He serves on the Bylaws Committee, Supervisory Committee, and the Building/Marketing/Technology Committee.



Bob Metzinger

Along with management experience at Caterpillar and Caterpillar dealers around the country, Bob has been with Altorfer Inc. for 26 years and is Vice President. Bob has been a Board member for 26 years and chaired the Board twice. He currently serves on the Bylaws Committee as Chair, Nominating Committee, and Credit/Membership Committee.



Todd Bryant

With 27 years of experience at RLI Insurance Company, Todd has a CPA and CPCU designation and is CFO of the company. He joined the CEFCU Board as an Associate Board member in August 2010 and became a Director in 2014. Todd serves on the Employee Relations Committee, Building/Marketing/Technology Committee as Chair, and Supervisory Committee.



Jennifer Strickland

For 17 years, Jennifer has worked at Caterpillar, most recently as Parts & Services Marketing Manager. She joined the CEFCU Board as an Associate in March 2021 and became a Board member in April 2022. Jennifer serves on the Bylaws Committee, Building/Marketing/Technology Committee, and Credit/Membership Committee.



Jada Hoerr

At the Midwest Food Bank, Jada is the Chief Resource Officer. She joined the CEFCU Board as an Associate in March 2021 and became a Board member in April 2022. Jada serves on the Bylaws Committee, Supervisory Committee, and the Building/Marketing/Technology Committee.

CEFCU 2023 Annual Meeting

The election for open positions on the Board of Directors will take place at CEFCU's Annual Meeting scheduled for April 27, 2023. Keep an eye on CEFCU's Facebook page for more details.

Direct Deposit Your Tax Refund

Choose the convenient and secure way to get your tax refund — direct deposit to your CEFCU account.

With direct deposit, you get your refund faster, plus you can manage your money through CEFCU On-Line® and Mobile Banking.

To set up direct deposit or a tax payment, provide the IRS or your tax preparer with CEFCU's routing number — **271183701** — and your **10-digit account number**.

Be sure your 10-digit account number is correct — with no spaces, dashes, or special characters — in order for any transactions to process.

Finding Your Account Number

CEFCU On-Line or Mobile Banking

Go to the **Home** page or select **Account Letter** under **Services**.

Statement

See the **left-hand side** of your account statement.

Online

Visit cefcu.com/number for instructions.

Check

Use the **number at the bottom of your Checking account check**.

Account Type	Account Number Format and Examples
Savings	1234567000 — Base account number + Account suffix
My Use Savings	12345670X0 — Base account number + Account suffix
Checking	011234567X — 01 + Base account number + Checking digit

If you have questions about setting up your account number, contact us at 1.800.633.7077, ext. 33404.



Spotlight on SECURITY

Tax Season & ID Theft

During tax season, scammers try all kinds of ways to get your personal information.

The IRS will not:

- Ask for your birthdate, Social Security number, or account numbers by email, text, or social media.
- Threaten you with phone calls or texts.
- Use social media to discuss tax bills or refunds.
- Call unexpectedly about a tax refund.
- Request payment without giving you a chance to question the amount owed.

Report any fake calls, texts, or emails to phishing@irs.gov. Be sure to include the number and a screenshot of the text or email. For tips on how to protect yourself, go to irs.gov and search for **tax scams**.

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



Academic Scholarships

CEFCU Member Appreciation Scholarships are available for the 2023–2024 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






Community Baby Shower

CEFCU employees donated more than 750 items — including diapers, lotion, blankets, baby dinnerware, and wipes — to help children throughout our communities. Donations went to Crittenton Centers and The Children's Home Association in Peoria, Baby Talk in Decatur, Mini O'Beirne in Springfield, The Baby Fold in Normal, Children's Home & Aide in the Metro East area, and March of Dimes in San Jose, California.

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

Insured by NCUA       

