

the TELLER

Second Quarter | 2023

INSIDE

| 2 |

President's Letter

| 3 |

How to Avoid Remote
Check Deposit Scams

Managing your CEFCU®
Checking account

| 4 |

Illinois State
University's
CEFCU Arena

Looking for Community
Support from CEFCU?

HOLIDAYS

All CEFCU offices
will be closed on:

Memorial Day
Monday, May 29

Juneteenth
Monday, June 19

Move Your Vision Forward

Stay connected through our innovative financial technology.

CEFCU On-Line® and Mobile Banking gives you immediate access when you need it, 24/7. Connecting you to new products, services, and opportunities — instantly — through one modern digital platform. And, with the new **Apply Now** page, you can do even more, like apply for a loan, check your loan status, add an account, and search for CEFCU job openings.

Apply for a Loan

Borrow smarter through our hassle-free online loan application process, where you can submit, finalize, and sign for a loan all on your device. Choose from a new or used Vehicle Loan, CEFCU Credit Mastercard®, Personal Loan, Hybrid Home Equity Line of Credit (HELOC), and more!

Check Your Loan Status

Review your loan application status whenever it's convenient for you — and however often you'd like! We know you are excited to get your loan, and we want to keep you informed every step of the way.

Add an Account

Use our integrated online account opening to add and fund your new account in minutes. We offer this service for a variety of accounts, and with the updated platform you can enjoy a quick and secure process to open accounts.

Search for Jobs

Find a career with CEFCU! Helping people is what we're all about, and is one reason why CEFCU's a great place to work, too. When you join the CEFCU team you become part of a workforce culture that values and encourages the diversity and inclusion of all individuals. Perks include: a competitive salary; comprehensive medical, dental, and vision coverage; generous paid time off; both a Pension Plan and a 401(k); tuition reimbursement; career growth through internal job postings; and a Management Development Program with formal mentoring and training.

Login to CEFCU On-Line or Mobile Banking to get started!



New to CEFCU On-Line and Mobile Banking?

Visit the Apple App Store or Google Play to download the Mobile Banking app or visit **cefcu.com** to enroll.

President's Letter



Matt Mamer
President/CEO

CEFCU's Mission Statement

*Understand
members'
individual needs
and provide
quality service
and products
to improve
their financial
well-being.*

Dear Members:

This past year was another incredible year for CEFCU thanks to CEFCU members. We were selected as the top Credit Union in Illinois in a nationwide survey conducted by Forbes! This survey was based on multiple factors, including general satisfaction, trust, digital services, member service, financial advice, branch service, and more. We also once again received a 5-Star rating from BauerFinancial, the highest rating available — signifying CEFCU as one of the strongest Credit Unions in the nation. Without the unwavering support and loyalty from members like you, recognition like this would not have been possible — *thank you!*

CEFCU continues to find innovative and efficient ways to connect to more member/owners, all while keeping member satisfaction high. This includes strategically growing our financial technology footprint to ensure CEFCU is there for you when, and where, you need it.

But, no matter how technology at CEFCU may evolve, you can be confident knowing we continue to focus on the security of our business as a whole, following practices that ensure our long-term stability — even amid economic uncertainties. It is the Credit Union's ongoing commitment to strong, sound investment strategies that ensure CEFCU remains stable in the current financial environment and beyond. For over 85 years the CEFCU team has provided dedicated support and service that members have come to know and trust — *that's more than 85 years of commitment to your best financial interests.*

CEFCU has also increased efforts in recruiting and retaining a well-qualified team. This year, we will continue our focus on diversity, equity, and inclusion, as well as the employee and member experience. Providing quality member experience remains a steadfast commitment.

By choosing CEFCU, you invest in your financial future, in your community, and in other CEFCU members — it's the philosophy of people helping people. Year after year, the Credit Union remains committed to this philosophy. It is a pleasure for us to serve members like you. Thank you.

**BEST-IN-STATE
CREDIT UNIONS**

**Forbes
2022**

POWERED BY STATISTA

Spotlight on SECURITY



SCAM ALERT

Don't be Fooled by a Remote Deposit Capture (RDC) Scam

The Basic Ploy

A scammer tells you they'll provide a check that you can deposit digitally into your account, all you have to do is send a portion of the money back to them, then you keep the rest. When you deposit the check, CEFCU will attempt to collect the money only to discover the check is fake. That leaves you responsible for returning the amount of the check as well as a returned check fee. Sadly, if you provided the scammer with any portion of the check, that money is now gone.

The Bottom Line

- Never give your online banking credentials to anyone.
- **Never deposit a check sent digitally**, or any type of check received from a person you do not know. As soon as you deposit a check to your account, you're responsible if the check doesn't clear.
- Be suspicious of strangers on online platforms like Snapchat, Facebook, and Instagram wanting to send you money.

For more information on different scams visit cefcu.com/security.

Managing your CEFCU Checking account

The best way to avoid declined Debit Card purchases and ATM withdrawals, as well as overdrafts, is by keeping track of your transactions and balance. But, do you know about CEFCU's *free* Overdraft Transfer Plan?¹

Another great way to avoid declined Debit Card purchases and ATM withdrawals, in addition to overdrafts, is by enrolling in CEFCU's Overdraft Transfer Plan and by having available funds² in your chosen overdraft account(s). When you enroll in the Overdraft Transfer Plan, CEFCU will automatically transfer available funds from your account(s) of choice, to cover a Debit Card purchase, ATM withdrawal, and/or overdraft. Enroll one account, or up to all three!

- Savings account (\$50 increments)
- Insured Money Market Account (\$200 increments)
- Credit Mastercard³ (\$100 increments)



Enroll in the Overdraft Transfer Plan at any CEFCU Member Center, or give us a call at 1.800.633.7077.

CEFCU Credit Mastercard + Overdraft Transfer Plan

By choosing to have funds transferred from a CEFCU Credit Mastercard, not only could you avoid declined Debit Card purchases, declined ATM withdrawals, and overdrafts, you also enjoy other valuable benefits, including great rates, ID Theft Protection, and Card Management.

Don't have a CEFCU Mastercard? We have a card to fit every lifestyle, including cash back or rewards. To apply, go to cefcu.com/mycard and get started today! Or, to enroll an existing CEFCU Credit Card in an Overdraft Transfer Plan, visit a CEFCU Member Center or call us at 1.800.633.7077.

¹CEFCU will automatically transfer money into your Checking account from your account(s) of choice, to avoid a declined purchase and overdrafts. In order for funds to transfer as part of an Overdraft Transfer Plan enrollment, you must have the available funds in the transfer account to cover the purchase.

²For clarification: CEFCU does not hold funds in your Checking account at the time a Debit Card purchase is authorized. Debit Card purchases could still overdraw your Checking account at the time of posting. The best way to avoid overdrafts is by keeping track of your transactions and account balance.

³Transfers from your Credit Card accrue interest from the date of transfer at your Cash Advance rate.

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"

DIRECT LENDING 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



CEFCU Arena: Home of the Redbirds

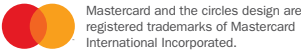
CEFCU is excited to expand our support and commitment to the Bloomington/Normal, IL, community with a 10-year naming agreement for Illinois State University's (ISU) CEFCU Arena. CEFCU has a long history of supporting higher education through scholarships, athletic sponsorships, and various events. This sponsorship is another great opportunity to further extend that commitment.

Go Redbirds!

Looking for community support from CEFCU?

We currently support over 1,000 community organizations and we can review your request for support, too! Apply for a sponsorship, grant, in-kind donation, or request volunteers.

We believe in giving back to the communities we serve to make a real, positive difference in the lives of others. Visit our community page to get started, cefcu.com/community.



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

