

CEFCU

Not a bank. Better.®

the TELLER

Third Quarter | 2023

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HOLIDAYS

All CEFCU offices
will be closed on:

Independence Day
Tuesday, July 4

Labor Day
Monday, September 4

Dreaming of a New Ride?

We can help you get behind the wheel with confidence.

No matter what type of vehicle you're searching for, look to CEFCU® for financing. We offer great rates and personal service. Plus, with CEFCU there are no costly fees or penalties.

With a CEFCU Loan you can expect:

- No prepayment penalties.
- No hidden fees.
- Preapproval for easier shopping.
- Loan and Payment Protection: CEFCU offers Credit Life and Disability Insurance to help protect your eligible CEFCU Consumer Loans.

Whether you are ready to finance, or just looking for a preapproval for peace of mind — you can submit, finalize, and sign for a Loan all from the convenience of your devices. Plus, you'll receive notice within minutes if your Loan is approved.

Start your Loan application when logged into CEFCU On-Line® or Mobile Banking by selecting **Apply Now** from the Menu options, or go to cefcu.com/apply.

DID YOU KNOW that getting preapproved has great benefits for you?



It lets you know how much you can spend.

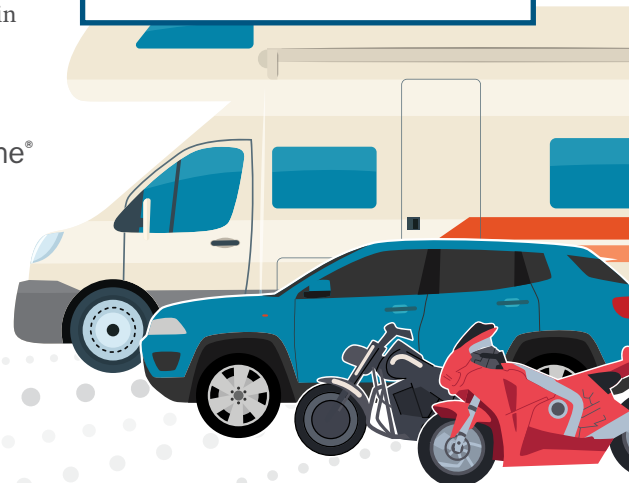


It gives you an idea what your payment will be.



It shows the dealer you're serious about buying.

To view our rates, scan the QR code or visit cefcu.com/rates.





New Online Business Account Opening

Attention Local Business Owners!

CEFCU launched a brand-new service that gives Businesses the power to open a CEFCU Business account anytime and in as little as 10 minutes! The new Online Business Account Opening system is mobile friendly and easy to use, with a step-by-step application process where you can:

- Choose from three different Business Checking account types — get the best fit for your Business needs.
- Open Business Savings accounts, Insured Money Market Accounts, and Certificates.
- Add others who need access to your Business account — including additional signers, beneficial owners, and authorized signers.
- Send important documents, ask questions, and see the status of your application.

As a Business member, you enjoy access to CEFCU On-Line & Mobile Banking with authorized user capability, *fee-free* CEFCU and CO-OP® ATMs, CEFCU Business Credit Mastercard® with Zero Liability† and the option for cash rewards, plus so much more. Even better, you enjoy local service and local decisions... all from a local team.

Here at CEFCU, we love businesses big and small — and we hope you love ours, too! Spread the word to fellow business owners and get \$50* for each business that joins CEFCU.

Visit cefcu.com/referbiz for full details.



We know owning a Business takes a lot of time and energy, but opening your Business account doesn't have to. To get started, visit businessaccount.cefcu.com on your device, or scan the QR code.

*Refer a Business: To receive the \$50, you must be a CEFCU member in good standing and refer a non-member who must open a new CEFCU Business Savings account and a new CEFCU Business Checking account, Business Loan, or Business Credit Mastercard.

†Zero Liability: Pay only for purchases which you have authorized on your Business Debit Mastercard. Unauthorized purchases are not your responsibility. Conditions and exceptions apply. Get details at <https://www.mastercard.com/zeroliability>.

Spotlight on SECURITY Small Business Scams

If you own a small business, a lot of hard work and dedication has kept your business strong and successful. But when your small business is targeted by a scammer, you risk reputation damage and income loss — so what can you do? Your best protection is to learn the signs of scams that target small businesses.

Be watchful of these scammer tactics:

- ▶ **Scammers pretend to be someone you trust** — using a trusted government agency or a company you are currently connected to.
- ▶ **Scammers create a sense of urgency** — rushing you for payment before you can check their claim.
- ▶ **Scammers use intimidation and fear** — convincing you of a terrible consequence if you do not do what they are demanding.
- ▶ **Scammers use untraceable payment methods** — requesting payment by reloadable cards, gift cards, wire transfers, or cryptocurrency.

Read more about these scams and others at FTC.gov/SmallBusiness.

Common small business scams:



Fake Invoices: Phony invoices created and sent by a scammer who hopes you will pay first and ask questions later.



Utility Company Impostor Scams: Con artists pretend to be from a gas, electric, or water company threatening to shut off your service without immediate payment.



Social Engineering, Phishing, and Ransomware: You get a call or email at work from a trusted source, like a supervisor, or other senior employee that creates urgency or fear, then the impostor asks for money or sensitive company information.

Adventure on, with your CEFCU Credit or Debit Mastercard®

Traveling to a sandy beach or serene lake this summer? Let us know before you go!

For your protection, CEFCU uses advanced security software to help fight Credit and Debit Card fraud. That means if a transaction is made outside of your normal purchase behavior and/or location it can look suspicious, unless we are notified.

It's easy to make sure your Card is ready to travel when you are — notify us through CEFCU On-Line or Mobile Banking. Login, then navigate to **Card Management** and select **Travel Notifications**.

► We are flexible! Submit travel notifications for multiple Cards and multiple locations for the entire time you'll be gone.

Don't have CEFCU On-Line? Sign up today at cefcu.com/enroll. You'll also get to enjoy other Card benefits, like temporarily turning your Card on/off, Alerts and Controls, or reporting a Card lost or stolen.



If you don't have a CEFCU Credit or Debit Card, get one today!

Open a Checking account and get a free Debit Card or apply for a Credit Card when logged into CEFCU On-Line or Mobile Banking by selecting **Apply Now** from the menu options. Or, scan the QR code.



Invite Your Friends to Join the CEFCU Community

Did you know, when you share the value of CEFCU membership with a friend or family member who isn't a CEFCU member you can **both earn up to \$25*** with our Refer-A-Friend program?

Here's how it works:

1. Submit an **Official Referral Certificate** online at cefcu.com/refer.
2. When your friend or family member opens a new CEFCU Savings account plus a qualifying account (Checking account, Credit Card, Personal Loan, or Vehicle Loan) by December 31, then;
3. You and your friend or family member could both receive up to \$25 via automatic deposit to your Savings account within 4–6 weeks.

Plus, let your friend or family member know that our Online Account Opening makes becoming a CEFCU member super easy — have them visit cefcu.com/newaccount.



*For a limited time, any current CEFCU member in good standing ("Member") and non-member Friend ("Friend") can both receive up to \$25 ("Referral Bonus") via direct deposit to their CEFCU Savings account when the Member refers the Friend to CEFCU, where the Friend opens a qualifying new CEFCU account and submits an Official Referral Certificate, or completes the Official Referral Certificate web form within five business days of account opening. For full details, visit cefcu.com/refer.

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

Teaching today's youth

Preparing the next generation for financial success is priceless. That's why CEFCU believes in helping kids and young adults learn healthy financial habits. Our Stones youth account program offers flexibility and freedom, all at a fitting age level.



- **Stepping Stone:** ages 3-12 — helps kids learn positive money habits early with their first-ever Savings account, by getting rewarded with a prize from the Treasure Chest each time they make a deposit at a Member Center.
- **Milestone:** ages 13-15 — encourages teens to step up their financial skills with a Checking account and a low limit CEFCU Debit Mastercard®.
- **Capstone:** ages 16-17 — emboldens young adults to take personal responsibility with support from Card Management and Online Budgeting Tools inside CEFCU On-Line and Mobile Banking.

CEFCU also provides free financial resources to help teach important topics like: wants vs. needs, tracking your spending, and credit scores. Find these helpful videos and more at cefcu.com/financialed. No matter what age your kids — or the kids you love — are, you can count on CEFCU for impactful youth services and guidance.

Plus, check out our Milestone Challenge we have going on right now! Visit cefcu.com/challenge to get started.

CEFCU: Giving Back to Our Communities

Junior Achievement

Each year, CEFCU employees partner with Junior Achievement (JA) a local nonprofit organization that helps area youth connect what they learn in school with life outside the classroom. Employees spend on average six hours over a period of four to six weeks teaching students in area schools impactful Financial Literacy through materials provided by JA. This year, our California Community Relations team presented topics to two special needs classes at Morrill Middle School in Milpitas, CA. In total, CEFCU employees educated over 450 students during the 2022-2023 school year.

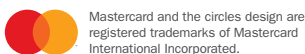
Central IL Easterseals

This year, our employee fund raising campaign raised more than \$18,000 for Easterseals, which has served Central Illinois for over 100 years. Starting with a once a week clinic in Peoria, Easterseals has grown to include education, recreation, and therapy services for children and adults with developmental delays and disabilities.



Twin Cities Showcase

On April 27, CEFCU was the Presenting Sponsor of the McLean County Chamber of Commerce Twin Cities Showcase at ISU's Bone Student Center. Our Business Development team had a great day connecting with local businesses and the Bloomington-Normal community.



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

Insured by NCUA

