



CEFCU

Not a bank. Better. ®

the TELLER

Second Quarter | 2024

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Right Insurance
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Giving Back

HOLIDAYS

All CEFCU offices
will be closed on:

Memorial Day
Monday, May 27

Juneteenth
Wednesday, June 19

 Insured by NCUA

UNLOCK YOUR ROAD TO FREEDOM WITH A CEFCU® VEHICLE LOAN!

When buying a new or used car, it pays to be smart, especially during challenging economic times. With CEFCU, we're here to help pave the way to your new — or *new-to-you!* — dream car with the right Vehicle Loan.

WHY CHOOSE CEFCU?

- **Great rates.** Our Vehicle Loans come with competitive rates, plus terms that work for you, ensuring you get the best deal possible.
- **Personal service.** As a member-owned Credit Union, we prioritize personalized service. Our team is here to guide you through every step of the loan process, answering any questions you may have along the way.
- **Fast approval.** With our streamlined approval process, you can get approved for your loan quickly, so you can get the vehicle you need.
- **No hidden fees or penalties,** like application or pre-payment costs.
- **Preapproval,** so you know how much you can afford, making car shopping easier.

THE BENEFITS OF FINANCING WITH CEFCU GO BEYOND YOUR LOAN:

- **Member benefits.** When you choose CEFCU for your Vehicle Loan, you enjoy exclusive benefits beyond your loan, such as competitive interest rates on savings, access to a wide range of financial products and services, and an opportunity to earn an Extraordinary Dividend*. While not guaranteed, in 2023, CEFCU member/owners shared an Extraordinary Dividend of \$40 million!
- **Community support.** By financing with CEFCU, you're supporting your local community. Credit unions are not-for-profit organizations, which means we reinvest our earnings back into the community through initiatives such as financial education programs and charitable contributions.

Visit cefcu.com/loans or call **1.800.858.3400** to learn more. Or, if you're ready to hit the road in the car of your dreams, get started today at cefcu.com/apply!

*The Extraordinary Dividend is not guaranteed and can only be authorized by CEFCU's volunteer Board of Directors when business results allow. In 2023, it was split evenly between borrowers and savers based on interest paid and interest earned during the first 11 months of the year.

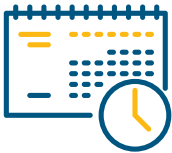
DID YOU KNOW? CEFCU could also help you save on your vehicle insurance, plus other insurance offerings. *See page 3 for more details!*

President's Letter



Matt Mamer
President/CEO

The CEFCU
Annual
Meeting is
Thursday,
May 2, 2024.
Keep an eye
on [CEFCU's
Facebook
page](#) for
more details.



Dear Members:

As we embark on another year of serving members and our communities, I wanted to take a moment to express my gratitude for your continued trust and support. Your loyalty fuels our commitment to providing you with the best possible financial solutions and services.

Thanks to you — member/owners — AND a dedicated staff, CEFCU achieved amazing accomplishments in 2023:

- Added 33,687 new members!
- Approved field of membership expansion to include seven new counties in Eastern Illinois.
- Once again received a 5-star rating from BauerFinancial, the highest rating available for a financial institution. This rating signifies CEFCU is one of the strongest Credit Unions in the nation.

Looking ahead, we are committed to enhancing members' experience with us, expanding our offerings, and strengthening our ties to the communities we serve. We are continuously exploring new ways to innovate and improve, ensuring that we remain your trusted financial partner for generations to come.

For example, through our newly-created CEFCU Insurance Services, Inc., our team of seasoned insurance experts can now help you find insurance protection for all the things you value in life — from home, vehicle, business/commercial, pet insurance, and so much more.

Also, through our digital “always-on” offers in CEFCU On-Line® and Mobile Banking, eligible members can access personalized offers for different types of CEFCU products and services.

As technology rapidly evolves, we're continuing to respond, all to help you enjoy an even *better* experience and value as your needs continue to grow and change.

As we navigate the road ahead, know that your financial well-being remains our top priority. Whether you have questions about your accounts or need assistance with a loan application, our team is here to assist you every step of the way.

Thank you once again for choosing CEFCU as your financial partner. Your trust means everything to us, and we are honored to serve you.

CEFCU has the Right Insurance Protection for YOU!

Say hello to insurance savings from a partner you trust. CEFCU Insurance Services, Inc.*, was created to help members like you receive the savings you deserve on insurance. With CEFCU Insurance Services, Inc., you can save on home, auto, renters, business/commercial, pet insurance, and more!

Our experienced agents will check for discounts and savings across 40+ top-ranked insurance companies. We have the tools to find the right coverage for your needs. You trust us with all your financial needs, and you can also trust us to protect everything in life!

Learn more by visiting cefcu.com/insurance or call **1.844.813.4524** to get started!

Insurance products and services are offered through CEFCU Financial Services, Inc., dba CEFCU Insurance Services, Inc., the wholly-owned subsidiary of CEFCU. Insurance products and services are not a deposit; are not insured by the National Credit Union Share Insurance Fund, the NCUA, or any other government agency or deposit insurance program; are not obligations of, or guaranteed by, CEFCU, CEFCU Insurance Services, Inc., or any affiliated entity; and may involve investment risk, including potential loss of principal.



Spotlight on SECURITY

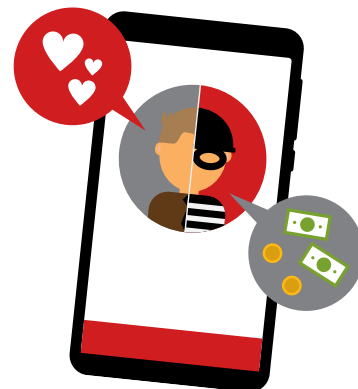
WHEN A ROMANCE SCAM TURNS INTO A FINANCIAL SCAM

You meet someone special on a dating website or app. Soon they want to email, call, or message you off the platform. They say it's true love, but they live far away — maybe for work or because they're in the military. Then they start asking for money. Maybe it's for a plane ticket to visit you. Or emergency surgery. Or something else... often urgent.

According to the Federal Trade Commission, romance scammers create fake profiles on dating sites and apps or contact you through popular social media sites like Instagram or Facebook. The scammers strike up a relationship with you to build up trust, sometimes talking or chatting several times a day. Then, they make up a story and ask for money.

If you suspect a romance scam, make sure to follow these steps to keep yourself safe:

- ▶ Never send money or gifts to a "sweetheart" you haven't met in person.
- ▶ Stop communicating with the person immediately.
- ▶ Report the scam to authorities.
- ▶ If you have paid a romance scammer with a gift card, wire transfer, credit or debit card, or cryptocurrency, contact the company and request to cancel the transaction.
- ▶ Contact CEFCU before sending money if you have any doubts at 1.800.542.3328.



To learn more about scams and tips, visit cefcu.com/security.

STAY CONNECTED!

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)

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

CEFCU® Investment Services

INVESTMENT SERVICES 309.633.2571
 Toll-free 1.800.356.7865, ext. 32571

CEFCU® Wealth Management

WEALTH MANAGEMENT 309.633.3836
 Toll-free 1.800.356.7865, ext. 33836



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CEFCU: Giving Back to Our Communities



CEFCU Volunteers Help Disaster Victims

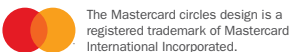
CEFCU staff was proud to support the VNARP Fight Hunger Campaign in San Jose, CA. CEFCU staff packed relief kits to help feed victims of natural disasters, including those affected by September's devastating earthquake in Morocco.

CEFCU Commits \$100,000 to Phoenix Manor

CEFCU is proud to support Phoenix Community Development Services in ending homelessness in our community. CEFCU has made a capital equity commitment of \$100,000 for Phoenix Manor, a permanent supportive housing development. Groundbreaking is anticipated in late Fall 2024, at 415 NE Saint Mark Court in Peoria.

The development will include 55 one-, two-, and three-bedroom units for families experiencing homelessness, and who would benefit from supportive services in order to maintain stable housing.

"Phoenix Manor is a vital addition to Peoria and will be a beacon of hope for its residents," said Matt Mamer, CEFCU President/CEO.



CEFCU NMLS ID #407798

