



CEFCU

Not a bank. Better. ®

the TELLER

Second Quarter | 2025

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Giving Back

HOLIDAYS

All CEFCU offices
will be closed on:

Memorial Day
Monday, May 26

Juneteenth
Thursday, June 19



Insured by NCUA

Aiming to benefit members beyond just purchases... The CEFCU® Debit Mastercard®

When you choose the CEFCU Debit Card, not only do you get convenient access to your money, you'll also enjoy these additional services:



Instant Issuance — No more waiting for your Card in the mail! With our instant issue program, you'll walk out of the Member Center* with your Debit Card in hand, whether you're a first-time user or you've just misplaced your Card!



Digital Wallet — Store your Debit Card in your digital wallet of choice and authorize payments with your fingerprint or PIN. Not only is using a digital wallet easy and convenient, it's also secure, using tokenization so your unique card number is never shared with merchants while making a purchase.



Card Alerts and Controls — Set up Card Alerts and Controls with CEFCU On-Line® and Mobile Banking to receive instant notifications whenever a transaction is made using your Debit Card (Alerts), or you can choose to automatically block certain transactions based on location, type, or a set spending limit (Controls).



Travel Notifications — Send us notification of your travel plans ahead of your departure through CEFCU On-Line or Mobile Banking, and we can monitor your account for unusual activity more accurately to reduce the chances of your Card being mistakenly blocked or fraudulent transactions occurring.

Looking for more than just purchases in a Debit Card?

Visit your nearest Member Center* to get your instant-issue CEFCU Debit Mastercard today, or give us a call at 1.800.633.7077! And, if you're already using a CEFCU Debit Card, make sure you're using it to the fullest potential with these additional services.



Plus, you can choose
one of our collegiate
or local sports team
Debit Card designs!

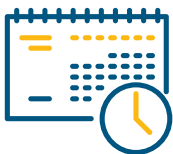
*Debit Card Instant Issue available at select Member Centers, visit cefcu.com/locations to learn more.

President's Letter



Matt Mamer
President/CEO

The CEFCU
Annual
Meeting is
Thursday,
May 1, 2025.
Keep an eye
on CEFCU's
Facebook
page for
more details.



Dear Members:

Looking back on the past year, more than any other, it was a year of responding to member needs. While this is not unique for CEFCU — the Credit Union is built on the philosophy of making members our #1 priority — several highlights come to mind.

Our team worked hard to monitor market changes to ensure CEFCU remained competitively priced throughout the year, which resulted in record loan volume. Combined with steady deposit and membership growth, CEFCU ended the year in a strong financial position — something I am especially proud of given significant challenges faced in the financial industry.

We updated our Instant Issue (cards created in Member Centers) platform to more quickly provide you with a new or reissued Debit Mastercard® — benefitting members residing near a Member Center, especially those impacted by fraud who require a replacement card as soon as possible.

We continued to seek ways to make the personal service of CEFCU more easily accessible in our membership areas — opening our seventh California Member Center in Gilroy, and selecting a location for our new Champaign, Illinois Member Center.

And, recognizing the many different ways members use their CEFCU account(s) every day, we introduced a special, new portion to the 2024 Extraordinary Dividend — where those who used their Debit Card for purchases throughout the year could receive a portion of the Extraordinary Dividend, along with Savers and Borrowers... not to mention a record return of \$55 million — bringing our total to over \$500 million returned since 2000.

Moving into 2025, we look forward to continuing to answer the call of responding to your needs. We will seek ways to enhance our Credit and Debit Mastercard offerings, introducing options to get your card in-hand (*or in your mobile wallet*), even faster. We'll continue to assess the need for additional service options in our membership counties, such as Member Centers and/or ATMs. And as always, we will continue to strive for providing you the best value — through high-quality member service, lower loan rates, fewer fees, and convenience, in the ways you want it.

Thank you for your continued trust and support. On behalf of everyone at CEFCU, we look forward to continuing to serve you in 2025 and beyond.

Spotlight on SECURITY

INCOMING CALL: “CEFCU” ... BUT IS IT REALLY?



We've recently seen an increase in imposter phone call scams. Threat actors (scammers) pretend to be a legitimate CEFCU employee. Then, they ask you for sensitive data to verify your identity. The Federal Trade Commission (FTC) reported in a study from 2024 that nearly half of fraud reported to the agency were imposter scams.

Watch out for these imposter scam red flags:

- ▶ Receiving a phone call you are not expecting from “CEFCU” — caller ID can be faked, so be cautious each time you receive an unexpected call. If you pick up a call and are unsure if the caller is actually a CEFCU employee, hang up immediately and call us back directly at 1.800.633.7077.
- ▶ “Employees” asking for your Online Banking password, PIN, or Secure Access Code/One-Time Passcode — real CEFCU employees will NEVER ask for this information to identify you or solve a problem.

It is important to keep up-to-date on the ever-changing tactics scammers use. Always go with your gut instinct when getting unexpected calls, even if at first the call seems legitimate. The best thing you can do to protect yourself is to hang up and call us directly at 1.800.633.7077 — we're here to help! CEFCU employees are trained on current scam tactics and are committed to keeping your financial data safe.

Attention high school juniors and seniors!

Planning for college after graduation? For many, part of the preparation for college includes financial help. Most importantly, we encourage all students to apply for federal aid first (check out studentaid.gov).

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 also eligible for CEFCU Member Appreciation Academic Scholarships. 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 to learn more.

Then, if you find that federal aid, scholarships, and savings aren't enough to pay for college, a Private Student Loan from CEFCU can help. Your member benefits include:

- ▶ No application, origination, or servicing fees
- ▶ Funds disbursed directly to the school, for added convenience
- ▶ No payments until six months after graduation
- ▶ Plus, more!



Visit cefcu.com/student or, give us a call at 1.800.633.7077, ext. 34741 to get started.

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

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

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

CEFCU: Giving Back to Our Communities

Supporting Student Athletes

Alycia Hightower, Chief People Officer, represented CEFCU on a panel for Illinois State University Athletics' January luncheon supporting women in leadership. Leaders in the community were invited to speak to student athletes regarding the leadership roles they have in the workplace. The Lunch & Learn was followed by a women's basketball game at CEFCU Arena!



Sharing Sweetness

Metro East employees enjoyed connecting with the community and handing out cookies at the Gateway Grizzlies *Santa Land* event in December. The holiday event featured photos with Santa and fun activities for the whole family!

Holiday Wish Lists

CEFCU employees "adopted" 116 children for Christmas! Holiday wish list gifts were gathered for local children receiving assistance from these organizations: *Children's Home Association of Illinois* and *OSF Children's Hospital transitional care facility, Almost Home Kids*, in Peoria; all Metro East Member Centers collectively contributed to the *Caritas Family Solutions* organization; and outlying Member Centers donated to their local *Salvation Army* programs.

