

# CEFCU

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# the TELLER

Fourth Quarter | 2025

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Giving Back

## HOLIDAYS

All CEFCU offices  
will be closed on:

Thanksgiving Day  
Thursday,  
November 27

Christmas Day  
Thursday,  
December 25

NCUA Insured by NCUA

## Discover More With A CEFCU® Credit Card

At CEFCU, we believe a credit card should do more than just make purchases easier — it should work for you. That's why our credit card options are built with your lifestyle, financial goals, and everyday spending in mind.

Whether you are tracking daily expenses, planning a dream vacation, or building your credit, a CEFCU credit card can help you do it smarter and with more peace of mind.

- **Competitive Rates.** We're committed to offering members the most competitive credit card rates in the area. That could mean more room in your budget.
- **Real Rewards.** Choose a card that gives back. The **CEFCU Cash Back Credit Mastercard®** earns 1.5% cash back<sup>1</sup> on all eligible purchases — with no cap to the amount you earn. Or:
  - Earn one point per dollar of your net purchases with a **CEFCU Rewards or World Credit Mastercard**, with added points on certain purchases on a World card. Redeem points for airline travel, vacation packages, gift cards, and more.
  - Earn 1 to 10 points per dollar or more with purchases through Shop and Earn with a **Rewards or World Credit Card**.

Plus, CEFCU credit cards offer valuable services and benefits, such as Online and Mobile Banking, Zero Liability Protection,<sup>2</sup> Travel Perks,<sup>3</sup> and more!

Apply for a  
CEFCU credit card  
*anytime, anywhere*  
with CEFCU On-Line®  
or Mobile Banking!

New CEFCU credit  
cards can enjoy  
special introductory  
rates on Purchases  
and Balance  
Transfers! Visit  
[cefcu.com/mycard](https://cefcu.com/mycard).

**Business owner?**  
We've got a credit  
card for your  
business, too!



Apply today at [cefcu.com/mycard](https://cefcu.com/mycard), or visit your nearest Member Center.

<sup>1</sup>**Cash back:** A CEFCU Cash Back Credit Mastercard earns 1.5% cash back rewards for each \$1 spent on "eligible" net purchase transactions made with the card, rounded up or down to the nearest one cent. "Eligible" purchase transactions do not include cash advances, cash equivalent transactions (such as the purchase of gift cards or cryptocurrency), convenience checks, balance transfers, gambling, insurance/debt cancellation charges, or fees of any kind, including finance charges, foreign transaction currency conversion charges, late fees, returned check fees, ACH, Tele-Entry or Autopay fees and ATM cash advance fees, and are excluded from earning cash back. Cash back rewards are not transferable to another rewards program and must be used before the CEFCU Cash Back Credit Mastercard is closed. "Net purchase transactions"

means the sum of your eligible purchase transactions minus returns and refunds. The amount of cash back earned on an eligible net purchase transaction is calculated by multiplying the amount of that transaction by 1.5%.

<sup>2</sup>**Zero Liability:** Pay only for purchases which you have authorized on your credit card. Unauthorized purchases are not your responsibility. Conditions and exceptions apply.

<sup>3</sup>**Travel Perks:** Baggage Delay Insurance reimburses you for replacing essential personal or business items in your baggage, if the baggage you have checked on to a common carrier is delayed in transit and your tickets were purchased with your CEFCU Credit Mastercard.

# Board Chair Letter



**Joe Needham**  
Board Chair

“

We have stayed true to our mission, delivering real value, and **making a difference** in the lives of members.

”

## Dear Members:

As we reflect on the past year, one thing is clear — our strength comes from you.

With every deposit, loan, or card swipe, you're helping shape a financial institution built on cooperation, community, and trust. In 2024, that trust translated into real value: CEFCU returned a record \$55 million in Extraordinary Dividends to members — the highest amount in CEFCU's history. That brings our total returned since 2000 to **more than half a billion dollars**. And for the first time, those dividends included members who use their CEFCU Debit Mastercard®, giving more people a share of the value they help create.

CEFCU continues to grow — strategically and responsibly. We have expanded our physical presence in California — with the opening of a Member Center in Gilroy, CA — extending access to CEFCU's trusted services in a growing region. This new location is part of a broader initiative to ensure that wherever members live and work, CEFCU can be there to support their financial needs. We also look forward to opening a new Member Center in Champaign, IL within the near future.

And through unique partnerships — like our co-branded Debit Cards for Illinois State University, San Jose State University, the Peoria Rivermen, and soon Bradley University — we celebrate what makes our communities strong and special. These collaborations help us stay connected to the local institutions and traditions that matter to CEFCU members, and we're proud to support and celebrate the communities we serve.

Everything we do — whether returning value through dividends, offering competitive financial products, or investing in our communities — is guided by the Credit Union philosophy of “people helping people.” CEFCU exists to serve members, not shareholders. And that makes all the difference.

Today, CEFCU is a proud community of over 400,000 members, all working together to build a stronger financial future. We have stayed true to our mission, delivering real value, and making a difference in the lives of members. And we're positioned to do even more in the years ahead.

As we look to the future, we remain committed to smart growth, digital innovation, and expanding access to the trusted, personal service you've come to expect. We're excited to keep building a CEFCU that meets your needs today, while preparing for the challenges and opportunities of tomorrow. Whether you're saving for a home, financing an education, or just trying to make smarter money moves — CEFCU is here for you.

Thank you for being a valued part of the CEFCU family. Together, we are building a **strong future** — one member at a time.

*Joe Needham*  
Joe Needham

## Say Hello to the New Digital Teller!

Big news, CEFCU members! Starting this January, *The Teller* newsletter, your trusted source for CEFCU updates, insights, and member news, **is going digital!**

**What's Changing?** Paper copies of the newsletter are going away. Instead, you'll enjoy *The Teller* online, featuring clickable content designed to keep you informed and inspired — anytime, anywhere.

**Stay in the Loop.** If you're enrolled in eStatements, we'll send you an email when a new issue is available. Not enrolled? You can sign up today with CEFCU On-Line or Mobile Banking.

If you receive paper CEFCU statements, we'll include a reminder inserted with your statement, which will feature *Teller* article highlights and information on how to find *The Teller* online.

**Why Go Digital?** It's about more than convenience — we're making your experience smarter and more sustainable.



**Anytime Access.** Read the newsletter when and where it works for you, on any device.



**Eco-Friendly.** We're reducing waste and supporting environmental responsibility.

**Still the Same Great Teller, Just Smarter.** You'll still find everything you love: CEFCU news, exclusive member perks, financial and security tips, and community features — just a smarter delivery.

Let's turn the page... digitally! Thanks for going digital with us — it's one more way we're working to serve you *better*.

## Spotlight on SECURITY

## GOT A TEXT ABOUT A PACKAGE? THINK BEFORE YOU CLICK.

Watch out for messages about packages or delivery issues that look like they're from the United States Postal Service (USPS), FedEx, or DHL, and include a link to "fix" the problem.

Think twice about clicking — that message could be a scam.

According to the Federal Trade Commission (FTC), the delivery scam works like this:

You click the link, which leads to a fake website that looks almost identical to a real one. There, you're asked to enter personal or payment information, often to pay a small postage fee to complete the delivery. Scammers then use your card information to perform other fraudulent transactions.

### Tips to stay safe:

- ▶ **Don't click the link.** If you're expecting a package, go directly to your order confirmation or the retailer's website to check tracking information.
- ▶ **Block suspicious texts.** Use your phone's settings to filter or block messages from unknown senders. Be wary of international messages or phone calls.
- ▶ **Report scam messages.** Report it to the FTC at [reportfraud.ftc.gov](https://reportfraud.ftc.gov). If you think any of your CEFCU accounts may have been compromised, contact CEFCU immediately at 1.800.633.7077.

For more information on scams, visit [cefcu.com/security](https://cefcu.com/security).

## Retirement Plan Withdrawals

Turning 73 this year? If you have retirement plan accounts, you'll need to take Required Minimum Distributions (RMDs). RMD rules apply to all employer-sponsored retirement plans and Traditional IRAs.

### Here's how it works:

If you turn 73 in 2025, you will need to do one of the following:

- Take a distribution by the end of 2025, then annually every year after that; or
- Take two distributions in 2026: the first must be before April 1, 2026, and the second before the end of 2026. Then take annual distributions each year after 2026.

If you do not take the RMD, or take less than the required amount, the amount not withdrawn is subject to an IRS excise tax.

**If you have Traditional IRAs or SEPs with CEFCU and need to withdraw your RMD this year, we are here to help.\*** Reach out to CEFCU's IRA department at **1.800.633.7077, ext. 33409**, or [ira@cefcu.com](mailto:ira@cefcu.com).

\*CEFCU does not provide tax, legal, or accounting advice. You should consult your own tax, legal, or accounting advisors regarding your retirement plan withdrawals.



## STAY CONNECTED!

CONTACT CENTER ..... 1.800.633.7077  
TTY (for the hearing impaired) ..... 1.800.492.3328  
Email ..... email@contact.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 ..... 1.800.633.7077, ext. 33836

# CEFCU

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STANDARD  
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PEORIA, IL  
PERMIT NO. 512

## CEFCU: Giving Back to Our Communities

### CEFCU Playground Fun

Come play at the CEFCU Heritage Playground at Wildlife Prairie Park, located in Hanna City, IL! CEFCU partnered with Wildlife Prairie Park to announce the opening of a new, state-of-the-art,

ADA-accessible play area for children of all abilities. The CEFCU Heritage Playground is a vibrant, inclusive space that features engaging play attractions, including swings for children of all abilities, a zip-line with a bay that provides an accessible seat, and other structures to promote imagination, development, and fun.



### Christmas in the Park

CEFCU is proud to be an official sponsor of Christmas in the Park this holiday season in downtown San Jose, CA. For more than 44 years, the annual event has brought visitors from all over the Bay Area to enjoy decorated Christmas trees, amazing light displays, and even have breakfast with Santa. The event opens the day after Thanksgiving and runs through the first week of January, and includes both drive-through and walk-through options.