

HOMEFRONT

MasterCard® is
Coming to CEFCU!

Should You
Consider a Trust?

Save on TurboTax®

Helping Homeowners in Times of Disaster

In the days after tornados roared through Central Illinois on November 17, 2013, CEFCU® established a special disaster response team to help affected members protect their accounts, gather information, and begin the recovery process. In addition, your Credit Union hosted an informational meeting to assist affected member homeowners.

Valuable insight was shared that evening by two different Central Illinois contractors — Terry Ruhland and Scott Boesecker. Both are past-presidents of the Home Builders Association of Greater Peoria; Terry is also former president of the Home Builders Association of Illinois.

“As builders, we realize that after a disaster, most people want to quickly get things back to normal,” said Scott. “But from my perspective, most times, a two or three-week delay is probably good. It gives you time to make sure you try to avoid potential problems that might arise several months later.”

Terry advised, “One of the important questions to ask your insurance company as you go through the process of settling on a value after a disaster is: ‘Does this close my claim, or does it allow me to come back later if reality and this payment don’t match?’”

Scott and Terry also shared valuable tips that apply to anyone doing a home repair or remodeling project. “For example, you hire someone

to work on your house who obtains materials on credit from a supplier. If that contractor doesn’t pay the supplier, the supplier can file a mechanics lien on your home. In essence, you’d be forced to pay for those materials twice,” Terry cautioned. “The best advice I can give a homeowner is when you hire anyone to work on your home — even if it is minor — get a signed Waiver of Lien from the contractor as you make any payment to them. That signed form acknowledges they were paid. It’s a little bit of trouble for you, but a lot of protection.”

If your home was damaged during the storms and you’ve yet to contact CEFCU, be sure to call us at 1.800.633.7077 and ask to talk with a Disaster Response Team member. To view a video of that informational meeting or to access additional information and helpful resources, click on the Disaster Relief tab on the home page at cefcu.com.





MasterCard® is Coming to CEFCU!

Exciting changes are coming for CEFCU Debit, ATM, and Credit Card holders in 2014, as we introduce the MasterCard® brand to members! Be sure to watch your mail in the coming months for important information and updates.

The Benefits and Advantages

Changing to MasterCard enables CEFCU to offer you even more value with your card(s). Here are just a few examples:

- **Accepted at more locations** — both in the U.S. and internationally
- **More benefits for cardholders** — especially for debit cards

- **Lower fees for international use**
- **Extended Warranty Protection** — most manufacturer warranties are doubled for up to one additional year*
- **Price Protection for purchases** — if you buy something with your card and then see it advertised for less within 60 days, this benefit can refund the difference*
- **And more!**

An Overview of What's Coming

- **ATM/CuCards and Debit Cards** will transition in April and May
- **Credit Cards** will follow, during the Summer and early Fall
- **Your PIN number(s) will not change** and will be transitioned to the replacement card(s)
- **Credit Card Rewards Points** will automatically transfer to your new Rewards Credit Card, and you'll be able to continue earning and redeeming points just like you always have.

When these changes are completed, you'll then be able to enjoy enhanced card benefits, including acceptance at even more locations — both within the U.S. and internationally.

Watch your mail for more details and information, and as always, be sure to promptly open and review any items you receive from CEFCU.

*Certain terms, conditions, and exclusions apply. Full details will be provided in the Guide to Benefits that will accompany your new card.



Use CEFCU Mobile When Car Shopping

Be sure to take your smartphone or mobile device with you when you visit a dealership. That way, once you've selected your car, you can use CEFCU's mobile website, m.cefcu.com, to check CEFCU loan rates for new and used vehicles.

With just a few minutes and a couple of clicks, you'll be able to know you're getting the best deal on your financing. Better still, call CEFCU at 1.800.858.3400 and apply for your loan by phone — right from the car lot!

When you're shopping for your next vehicle, put your phone to work to make sure you get the best deal on your loan with CEFCU financing!



Should You Consider Using a Trust?

If you're not sure how to answer that question, see if you can identify with any of the following real-life situations which could all benefit from the services of a trust provider:

- “With my schedule, I don't have time to review my investments.”
- “I'm receiving a large settlement from a divorce (or lawsuit) and I'm not sure what to do.”
- “I'm executor of my parents' estate and don't know what I'm supposed to do or how to do it.”
- “I'm concerned about my parents. I don't have time to help them with finances and am worried they might be taken in by a scam.”
- “One of my kids isn't the best with money. I'm worried he'll quickly blow through his inheritance — the money I worked hard for — after I die.”

These are just a few examples which illustrate the wide range of circumstances facing members. These situations also highlight the additional financial assistance and planning available to you through MEMBERS Trust Company, made available through [CEFCU Financial Services, Inc.](#)

MEMBERS Trust Company is a federally-chartered, full-service trust company owned by 46 partner credit unions — including CEFCU. Founded in 1987, MEMBERS Trust offices across the United States are supported by trust and investment professionals ranging from licensed attorneys, MBAs, holders of the Chartered Financial Analyst® (CFA®) designation, and Certified Financial Planners® (CFP®).

Representatives work with the guiding belief that since investments involve risk, they should be prudently managed by diversification, asset allocation, monitoring, and an investment strategy tailored for each individual investor. So, MEMBERS Trust Company is truly a unique investment and advisory firm, because they follow the same values and principles that guide your Credit Union — looking out for your best interests.

Best of all, you'll enjoy the safety and peace of mind of working with a local representative at CEFCU who focuses on providing financial solutions for your long-term goals and needs — as opposed to selling you financial products.

Explore if a trust could benefit you and your family. Schedule a no-cost, no-obligation appointment with a representative at CEFCU by calling 309.633.3836 or 1.800.633.7077, ext. 33836 today.

- **Financial and Retirement Planning**
- **Living Trusts**
- **Estate Planning and Settlement**
- **Investment Management**
- **Custody Accounts**
- **Asset Protection**
- **And more!**

MEMBERS®
Trust Company

Trust & Investment Services
for Credit Union Members



Trust and Investment Services provided by MEMBERS Trust Company, a federal thrift regulated by the Office of the Comptroller of the Currency. Non-deposit products offered through MEMBERS Trust Company, **Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee, Not a deposit of any financial institution.** This article is provided for informational purposes only and is not intended to provide legal advice for your specific situation. Please consult with your attorney and/or CPA for tax planning.



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Welcome to CEFCU® Home Front, a newsletter just for homeowners like you. Inside, you'll find articles covering:

- MasterCard® is Coming to CEFCU!
- The Benefits of Using a Trust
- And more!



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Save on TurboTax®

File your taxes online and get a discount on TurboTax® Federal products when you use the special link to TurboTax available on cefcu.com. TurboTax:

- Double-checks your return for accuracy
- Files your return electronically or prints to plain paper
- Includes helpful information, tools, and tips
- Helps you get the best refund possible

If you elect to have your refund electronically deposited to your CEFCU Checking account, be sure to provide the CEFCU routing number — **271183701** — where prompted on your return. Plus, you'll need to enter your complete 10-digit Checking account number *exactly* as it appears on your CEFCU statement.

You can view more information regarding Direct Deposit and account number formats at cefcu.com/number.

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It's OK to Hug Your House

As a homeowner, a CEFCU Home Equity Loan or Credit Line allows you to use your house to help pay for home improvements, debt consolidation, a college education, or whatever you need.

You'll enjoy low rates, without all of the annual fees, early payoff penalties, and other expensive extras that are often hidden in loans from other lenders. A Home Equity Loan or Credit Line is simply a great way to put your home's equity to work for you — when and if you need it. In fact, you might find it is so convenient that you may even want to hug your house!

Visit a Member Center or call 1.800.858.3400 for details and to apply. Or, you can also check out rates and apply online at cefcu.com.

