

HOMEFRONT

Smart Home Improvements Can Add Value When You Sell

Card Tips for Traveling

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Use Your CEFCU MasterCard — Save on Fuel

New CEFCU® MasterCard® Credit Cards

When you switch to a new CEFCU MasterCard Credit Card, you'll enjoy a wide range of new and enhanced benefits, including:

- **MasterCard's Zero Liability Protection[†]**
- **Extended Warranty Coverage**
- **Trip Cancellation Insurance**
- **MasterCard In Control™** — provides real time notices through email or mobile alerts every time there is activity on your card account
- **Price Protection** — if you buy something with your card and see it advertised for less within 60 days, this benefit can refund the difference
- **Identity Theft Alerts** — a *FREE* service that continually monitors your online identity and card information and alerts you to potential fraud or ID theft. Learn more and register at mastercard.us/idtheftalerts.



- **Fuel Savings** — with the Fuel Rewards Network™
- **And more!**

These are just a few of the many reasons to now make your CEFCU MasterCard Credit Card — the nicest card you'll ever carry® — the *only choice* for your every-day shopping and on-line purchases.

If you don't have one, it's easy to apply. Simply go to cefcu.com/mycard to learn more and apply online, visit a Member Center, or apply by phone at 1.800.858.3400.

[†]See mastercard.com/zeroliability for full details.

Special Offer for New Accounts

Switch to a new CEFCU MasterCard Credit Card by July 31, 2015 and enjoy:

- A **\$50 Gift Card** for new non-Rewards accounts[†]
- **5,000 bonus points** for new Rewards or World MasterCard accounts[†]

Learn more and apply online at cefcu.com/mycard, visit a Member Center, or call Phone-A-Loan at 1.800.858.3400.



[†]Simply open a new CEFCU MasterCard Credit Card account between 3/1/15 and 7/31/15, and have 5 or more transactions and \$500 in total net purchase transactions post to the account by 8/31/2015 (less any return balances). Cash advances, balance transfers, and other select transactions are not included. Gift cards will be available for new non-rewards accounts and bonus points for new Rewards or World MasterCard accounts, provided the account is still open and in good standing at the promo offer fulfillment date in November 2015. Limit one offer per member; not valid for individuals with an existing CEFCU Credit Card account.

Smart Home Improvements Can Add Value When You Sell

Basic Projects to Help Increase Value

KITCHEN

- Add a backsplash
- Replace or refinish floor
- Replace/upgrade countertops and sinks
- Add usable space, like an island or a pantry
- Improve lighting to make it feel warmer

BATHROOM

- Add a second bathroom
- Replace sinks, fixtures, or tile
- Add a second sink, if space allows

FUNCTIONAL CHANGES

- Replace old windows with energy-efficient ones
- Replace siding or paint exterior
- Rejuvenate landscaping and entryway
- Paint rooms and/or replace carpet
- Upgrade light fixtures

Source: MoneyMix, CUNA.org

Home improvement costs can add up quickly. But if you select smart projects, you'll not only enjoy the benefits of the remodel, but could also recoup a substantial portion of the cost when you sell the house.

Start by planning, no matter what. For big changes, it can help to spend time with a design expert to get feedback on your ideas.

Remember, there are very few projects where the increased resale value will cover *all* of your project costs. Plus, if you may potentially move in a few years, the jobs you'll want to tackle will be different than if you intend to stay for a longer period.

Improvements that meet these basic guidelines are most likely to help improve the value of a home:

- Adds purpose to an awkward or wasted space
- Finish existing spaces in your home
- Avoids being highly customized
- Fits in with the style of your home/neighborhood.

Once you've determined your project, talk to the loan experts at CEFCU. A CEFCU Home Equity Loan or Credit Line — or a Home Improvement Loan — are just a few of the many low-cost options to help pay for those improvements.

Stop in or call 1.800.858.3400 today, or apply online at cefcu.com/apply.

Card Tips for Traveling

What's not to love about traveling? Spending time relaxing — be it a reunion, long vacation, or a weekend getaway — is important for all of us. Here are some things to consider to protect yourself and your finances while you're away:

- 1) **Let CEFCU know you're traveling.** Many card issuers — including CEFCU — use the latest security software and other means to fight fraud. So, if your credit or debit card is suddenly used at a physical location outside of your typical purchasing area, the transaction might seem suspicious and be declined.
- 2) **Take advantage of perks.** CEFCU MasterCard® Credit Cards include MasterRental Coverage (for rental car protection), Airport Concierge service discounts to assist with connecting flights, Travel Assistance, and more.
- 3) **Limit ATM Fees.** Your CEFCU Debit MasterCard can be used to access your CEFCU accounts and get cash at nearly 30,000 surcharge-free CO-OP ATMs throughout the U.S. You can search a list of locations using your phone at m.cefcu.com, or on the web at cefcu.com/locations.
- 4) **Pack a one-two combination.** Take both your CEFCU MasterCard Credit and Debit cards with you. That way, you'll always have options and flexibility.
- 5) **Be careful when using free public Wi-Fi.** Security experts point out that public Wi-Fi has become an "all-you-can-eat buffet" for scammers and data harvesters, so don't use that for anything confidential.
- 6) **Stay alert.** As always, trust your instincts. If something looks suspicious at an ATM — or perhaps with a card reader on a gas pump — don't use it.

Happy Travels!



Investment Help for You

Your investment choices today will have a *huge* impact on your financial well-being for years to come. Yet, how much time have you spent researching your investment options?

While some enjoy digging into financial research, others may find it overwhelming, and after a while, just pick something ... or worse: do *nothing*.

The irony is that while middle-class investors are less likely to seek professional advice than those in higher income brackets, middle class investors are usually the ones *who could benefit the most*. With a smaller portfolio, making sound choices is *even more* important.

That's where CEFCU Investment Services Representatives can help. Whether you're just starting out, have a large portfolio, or are investing a windfall, Representatives can help you develop a plan that achieves your goals and:

- Complements traditional CEFCU Savings, IRA, and Certificate choices
- Includes a diverse mix of options like stocks, bonds, and mutual funds
- Anticipates and prepares for market fluctuations.

CEFCU® Investment Services

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Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution.



Don't be intimidated just because you don't have large sums to invest. Whatever the amount, it's *your* money, and *it's important to you*. After all, you're investing *your* earnings to meet *your* goals: your retirement, your child's college education, or other needs and goals. CEFCU Investment Representatives completely understand that.

Call 1.800.356.7865, ext. 32571 to schedule a no-cost, no-obligation appointment today.

Prefer Online Investing Options?

For self-directed investors, CEFCU also provides online investing options through CUNA Brokerage Services, Inc. Call to learn more, or check out the **Investments** tab at cefcu.com.

New Name, Same Exceptional Service

The investment services program located at CEFCU is now **CEFCU Investment Services**. This name better describes the numerous options available to you through CUNA Brokerage Services, Inc. and made available at CEFCU.

You'll still enjoy a wide selection of investment options. Most importantly, you'll enjoy the same personalized service — from Advisors who work on a salary. That way, you can rest easy knowing there's no financial incentive to guide you to something that is not in your best interest. And, Representatives can meet with you at most Member Centers, or by phone.

Schedule a no-cost, no-obligation appointment today, by calling 309.633.2571 or 1.800.356.7865, ext. 32571.

Protecting Your Accounts

You have probably noticed a lot of news over the last year about hackers stealing information from retailers or payment processors.

Your Credit Union wants you to know that we are always evaluating and enhancing our fraud detection and prevention systems. While many of these enhancements happen in the background, you may notice changes in the coming months to security measures used with CEFCU On-Line® and Bill Pay.



You can be assured that while fraudsters continue to try to outsmart security systems, CEFCU continues to enhance systems to protect your account security. Check cefcu.com for additional updates.



Not a bank. Better.®

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

- New CEFCU MasterCard® Credit Cards
- Investment Help for You
- Smart Home Improvements Add Value
- And more!



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Use Your CEFCU MasterCard® — Save on Fuel



The Fuel Rewards Network™ (FRN) is a FREE loyalty program from MasterCard that helps you save on gas every time you make a qualifying purchase using your CEFCU Debit or Credit card. And, it's available free to all CEFCU MasterCard cardholders!

It's easy to enroll and start earning Fuel Rewards:

- 1) **Join FRN and link your CEFCU MasterCard(s)** — you can enroll both your debit and credit card(s).
- 2) **Use your CEFCU MasterCard** for your everyday purchases — groceries, shopping, dining out, and more — to earn Fuel Rewards Savings.

- 3) **Then use your FRN Card** when you purchase gas at participating Shell stations to redeem your Fuel Rewards points and watch the price-per-gallon drop.
- 4) **Continue using** your linked CEFCU MasterCard(s) on everyday purchases and you can earn additional Fuel Rewards Savings all year long.

Nationwide, FRN reports some Fuel Rewards members have earned so many points they have purchased gas for 1 penny per gallon!

Remember, enrolling is *free*! To learn more and get started, simply go to fuelrewards.com/mastercard.

See fuelrewards.com/mastercard for full program details. Fuel Rewards Network Members will receive the everyday offer of 3¢ per-gal savings on each fill-up if your Fuel Rewards® Savings balance is 2¢/gal or less.