

the TELLER

Third Quarter | 2016

INSIDE

| 2 |

Quick Tips to Stay
Safe at ATMs

| 3 |

Love Your Car, But
Not Your Loan?

| 4 |

Scams Continue —
Stay Informed

| 5 |

So Many Benefits,
It's Hard to Choose
One Favorite

HOLIDAYS

All CEFCU offices
will be closed on:

Independence Day
Monday, July 4

Labor Day
Monday, September 5th

Secure Access Codes

So, just what is a “Secure Access Code?”

That’s a great question — one which we heard often earlier this year, as we rolled out the upgraded CEFCU® On-Line®.

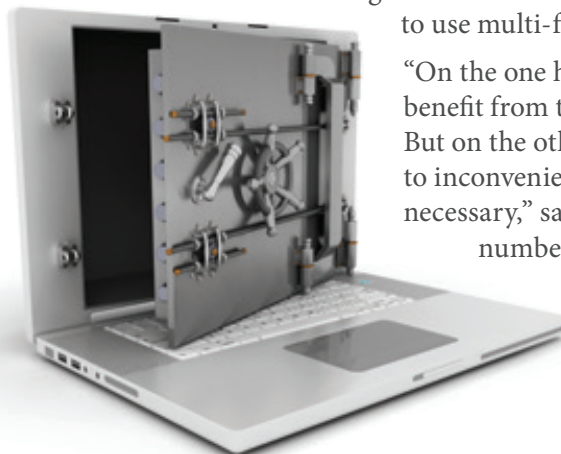
Secure Access Codes are part of CEFCU On-Line’s enhanced safety system, called *multi-factor authentication*. With multi-factor authentication, or MFA, you prove your identity (and therefore your right to access *your* CEFCU account) with two or more “factors.”

Factors can be:

- **Something you KNOW** (like your account number, user ID, date of birth, or password)
- **Something you HAVE** (like a phone or email account)

“Multi-factor authentication is far better than a simple username and password,” said Tim Dunton, CEFCU Chief Technology Officer. In fact, as a regulated financial institution, CEFCU is *required* to use multi-factor authentication.

“On the one hand, we want members to benefit from the best protection available. But on the other hand, we don’t want to inconvenience members more than necessary,” said Dunton. He continued, “A number of firms and retailers have been using secure access codes for some time, while others are just now implementing them.”



Secure Access Codes continued on page 2

Secure Access Codes — *continued from cover*

With a Secure Access Code, the CEFCU On-Line server sends a randomly generated six-digit number to a phone number or email address that CEFCU already has on file — so it can't be faked on the spot by a fraudster. The Secure Access Code expires after a single use or a few minutes; whichever comes first.

Secure Access Codes can be sent via text, email, or even by an automated voice call — however you prefer. And, if you choose, you can “register” your device, which writes a browser cookie, so you won't have to re-enter the Secure Access Code every time you log in (unless you delete your cookies).

“Remember, you don't have to register your device,” says Dunton. “Some members register every device they use, while others prefer to use a new Secure Access Code each time. You might use a smart phone, tablet, and a laptop... but *only* register the tablet. It's entirely up to you.”

Need help getting started or want to learn more about Secure Access Codes? Check out our CEFCU On-Line User Guide and video tutorials at www.cefcu.com/online.

CEFCU On-Line Safety Tips

- Ensure your web browser, operating system, anti-virus software, and other applications are current and support 256-bit encryption.
- Memorize your passwords and change them regularly.
- Log off your CEFCU On-Line session when finished.
- Do not leave your computer unattended when logged in to CEFCU On-Line.
- Do not use public computers or unsecured WiFi when accessing CEFCU On-Line.
- If you receive an error when logging in to your account, report the error to a Member Service Representative at 1.800.633.7077.

Quick Tips to Stay Safe at ATMs

Protect both yourself and your CEFCU account

Memorize your Personal Identification Number (PIN). Do not write your PIN on your card or keep it in your wallet or purse. Never reveal your PIN to anyone else.

Have your card ready in hand before you approach an ATM. Only use well-lit ATMs and park close to the machine. Have another person with you when using an ATM at night.

Be aware of suspicious activity — trust your instincts. If you feel uncomfortable, do not use the ATM. Immediately cancel your transaction and leave, if necessary.

Do not agree to cash or deposit checks for someone else — even if it's someone you know.

Shield the keyboard and display with your body or hands so others cannot see your transaction.

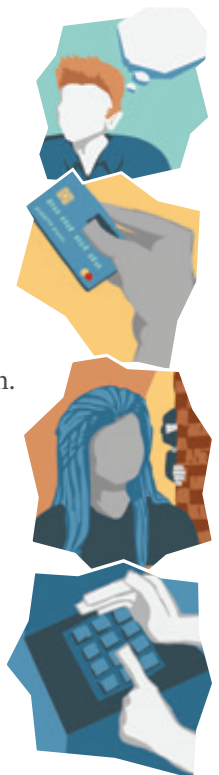
Immediately pocket money and take your receipt. Verify your transaction privately as soon as you can. Destroy any ATM receipts after comparing them to your monthly statement.

Keep your car doors locked and leave the engine running when using a drive-up ATM. Be sure all windows, except your own, are closed.

Never open a locked door for anyone you don't know if using a machine in a facility that requires your card for access.

Report any crimes immediately to the police, CEFCU, and the ATM owner.

If your CEFCU MasterCard® Debit or Credit Card is ever lost or stolen, report it to CEFCU immediately at 1.800.633.7077.





Love Your Car, But Not Your Loan?

It's not too late to change.

If you financed a vehicle purchase with another lender during the last year or so, it's not too late to make a change for the better! You can move your loan to CEFCU... and it is *easier* than you might think.

Simply call us at 1.800.858.3400 or visit a Member Center. A CEFCU Representative will review your options with you, to see if we can help you save money by refinancing and moving your loan to CEFCU. It only takes a few minutes... and it could equal some *serious* savings.

And remember: Anytime you're shopping for a new vehicle, just ask your dealer for CEFCU financing. Or, go to cefcu.com/car to apply for free preapproval.

\$5 Million+
Member savings in 2015* thanks
to CEFCU's better Auto Loan rates.

*Based on Raddon Financial Group and DataTrac data.



Did You Know...

Great low rates on CEFCU Motorcycle, RV, and Boat Loans make it easy for you to hit the road or the water. Just visit a Member Center or call Phone-A-Loan at

1.800.858.3400 for more details. Or, better yet, go to cefcu.com/apply to get started today.



CEFCU's new automated call-back system means added convenience when you call during peak times. Rather than waiting on hold, the service allows you to maintain your place "in line." You'll hear an estimated wait time — so you can choose whether to wait or request a callback. To set up a callback, just enter a phone number when prompted. It's that easy!

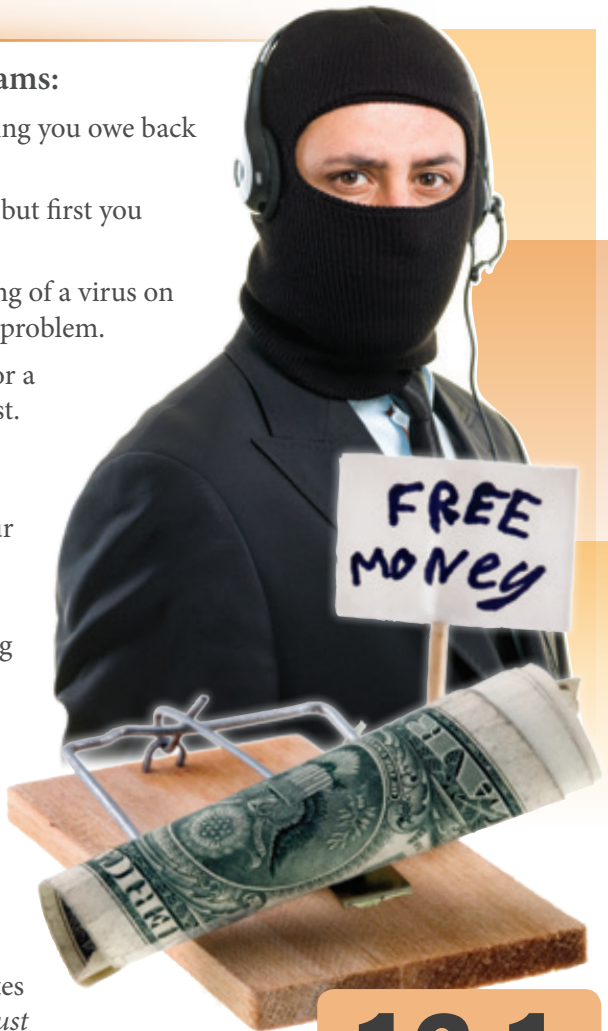


Scams Continue — Stay Informed

It's not really news that crime is big business. Millions of consumers are affected, losing billions of dollars. **Protect yourself by knowing what to look for.**

Here are just a few of the more common scams:

- **Calls or emails claiming to be from the IRS** saying you owe back taxes and sometimes even threatening jail time.
- **Lottery/Sweepstakes** claiming you're a "winner," but first you need to pay "taxes and fees."
- **Tech Support-Repair** — pop-ups or a call warning of a virus on your computer or phone and offering to "fix" the problem.
- **Government Grants** — saying you've qualified for a "grant," if you just pay a "small processing fee" first.
- **Credit Card Scams** — calls or emails asking you to "confirm" account numbers or other private information... even threatening to deactivate your card or account.
- **Fake Check/Money Orders** — someone who'll "pay you extra" for an item you sold online as long as you wire the "difference" back to them. This scam may also take the form of someone asking you to "help them cash a check" at an ATM.
- **Grandparent Scam** — Someone calls claiming to be a grandchild traveling or in trouble needing money sent *immediately*.
- **Money Mule** — where you are scammed into actually *laundering money* for fraudsters. This scam often starts with an offer on social media sites stating "you can earn money and get paid ASAP. Just message me for details."



**13.1
Million**

**Americans were
victims of fraud or
ID Theft in 2015**

Source: Javelinstrategy.com

Of course, the list goes on and on, so be alert! The National Credit Union Administration (NCUA) has an excellent online resource, loaded with tips to protect you, plus news on recently reported scams. Check out www.mycreditunion.gov/fraud to learn more.

If you suspect you've been a victim of a scam, contact CEFCU immediately at 1.800.633.7077 to protect your accounts.

So Many Benefits, It's Hard to Choose One Favorite!

More and more members agree — the CEFCU MasterCard® Credit Card is the *niciest* card you'll ever carry.

"We have three cars, so using the **Fuel Rewards** is a big advantage — helps us save on fuel, a great value."

Member since 2008

"I love **Price Protection** — helpful when shopping for the best deals!"

Member since 2005

"Love **MasterCard InControl** — allows me to track card usage to make sure the card isn't being used by unauthorized persons."

Member since 1989

"Like the easy redemption for **Rewards points**. Plus, love that there are **no blackout dates for plane tickets** — we redeemed points for a flight on a holiday weekend, when other programs don't offer that flexibility."

Member since 1992

"Love knowing **Trip Cancellation Insurance** was there — didn't need to worry when we booked the expensive vacation we enjoyed."

Member since 1979

Open a new CEFCU MasterCard Credit Card and you can receive **5,000 bonus points** or a **\$50 CEFCU MasterCard Gift Card**.*



To learn more and apply online 24/7, just go to cefcu.com/mycard.

Members saved **\$500,000**** in 2015 thanks to CEFCU's great Credit Card rates.

*Offer available for a limited time to new credit cardholders who complete 5 or more transactions and have \$500 or more in total net purchase transactions post to the credit card account (less any return balances). Gift cards available for new non-Rewards accounts, and bonus points available for new Rewards or World MasterCard Credit Card accounts. Limit one offer per member; not valid for individuals with an existing CEFCU Credit Card account. See cefcu.com/mycard for full offer details, or contact CEFCU.

**Based on Raddon Financial Group and DataTrac data.



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

PHONE-A-LOAN 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 Money Center 24^h ATM Networks)

CEFCU[®] Investment Services & Wealth Management

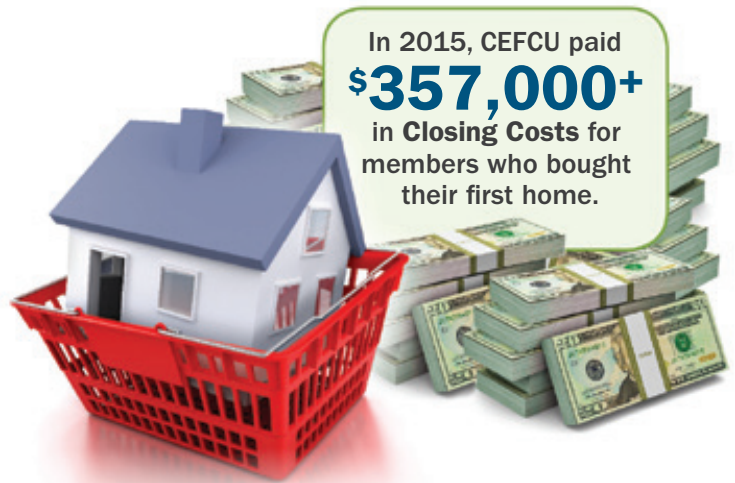
INVESTMENT SERVICES 309.633.2571
 Toll-free 1.800.356.7865, ext. 32571

WEALTH MANAGEMENT 309.633.3836
 Toll-free 1.800.356.7865, ext. 33836

CFS INSURANCE 309.633.7232
 Toll-free 1.888.445.3320

Helping First-Time Home Buyers Save Money

Buying your first home? Know someone who is? A CEFCU loan makes it easy, plus can help qualifying first-time buyers save from **\$625 to \$1,000** or more on closing costs! Learn more and get started at cefcu.com/home or by calling 1.800.633.7077, ext. 34411.



CEFCU Giving Back to Our Communities

The American Lung Association's Fight For Air Stair Climb in Springfield, IL took place February 21. CEFCU was proud to be the presenting sponsor for the event — a timed competitive race up 32 flights of stairs, which raised over \$220,000!



CEFCU is a proud supporter of Big Brothers/Big Sisters. In addition to being a corporate sponsor, CEFCU staff formed numerous teams to participate in Bowl for Kids' Sake events that took place recently throughout Central Illinois.

EXPANDABILITY in San Jose, CA recently selected CEFCU for their **Innovator of the Year Award**, in recognition of CEFCU's efforts and innovative methods of teaching financial literacy to persons with disabilities. CEFCU is proud to provide much-needed assistance for the individuals they serve.



Federally Insured by NCUA

