



**CEFCU**

Not a bank. Better.®

# the TELLER

Third Quarter | 2024

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## HOLIDAYS

All CEFCU offices  
will be closed on:

Independence Day  
Thursday, July 4


Labor Day  
Monday, September 2


 Insured by NCUA


## CEFCU® HOME LOANS: WELCOME HOME!


Thinking about buying a house? Whether you're a first-time homebuyer or looking to upgrade, CEFCU is here to help you turn that dream into reality. We offer a variety of Home Loan options designed to fit your unique financial needs, all with the personalized service you expect from your Credit Union.

### WHY CHOOSE CEFCU FOR YOUR HOME LOAN?


 **Competitive Rates and Terms.** We're committed to offering members with the most competitive rates and terms on Home Loans in the area.


 **Smart Lock<sup>4</sup>.** Lock your rate for 90 days while you shop for and buy a home. This is a free benefit to you.


 **Local Expertise.** Our experienced Mortgage lenders understand the local market and can guide you through the entire home-buying process.


 **Personalized Service.** We take the time to get to know you and your financial goals to find the Home Loan that's right for you. Plus, after you close on a Home Loan with CEFCU, we maintain all servicing — so you continue to work with us throughout the life of your Loan.

### HOME LOAN OPTIONS TO FIT YOUR NEEDS:

 **Fixed-Rate Mortgages.** Lock in a consistent interest rate for the entire term of your Loan, providing stability and predictability for your monthly payments.

 **Refinance.** Lower your CEFCU Mortgage payment, reduce your rate, obtain cash-out, or refinance from another lender.

 **Construction Loans.** When you're building a home, CEFCU has Loan options so you can lock your rate and pay just one set of closing costs.

 **Adjustable-Rate Mortgages (ARM).** These Loans offer a lower initial interest rate that adjusts after a set period. This can be a good option if you plan to sell your home within the fixed-rate period.

**Ready to get started?** Contact us today at **1.800.633.7077, ext. 33424**, apply online 24/7 at [cefcu.com/myhome](https://cefcu.com/myhome), or visit your nearest Member Center and turn your dream home into a reality.

<sup>4</sup>Smart Lock is available for Mortgages used for the purchase of a primary or secondary residence.

# Master Your Money: Budgeting Tools for Financial Freedom

Feeling like your money is slipping through your fingers? You're not alone! But with CEFCU's free Online Budgeting Tools — located in CEFCU On-Line® and Mobile Banking — you can take control of your finances, *your* way.

With Online Budgeting Tools, you can connect **all** your accounts — even loans and accounts at other institutions — to keep track of your money at your fingertips.

## You can:

- ▶ Create a budget.
- ▶ Track spending.
- ▶ Meet your goals.
- ▶ Link external accounts — like savings, loans, and credit cards to pull in transaction data.
- ▶ See your expenses and income over time — from three to 12 months.
- ▶ Track past, current, and future income and expenses to view your cash flow.
- ▶ And more!



With seamless integration, your account transactions are automatically updated and categorized, your budgets are set, and both can be edited any time.

**Got a big purchase coming up?** Try the **Cash Flow widget**. It tracks and displays past, current, and future cash flows, so you know ahead of time if you'll be able to afford a large purchase. **Plus**, it's a great way to see all of your income and expenses on any given day, including future predictions.

**Get started today!** Log in to CEFCU On-Line or Mobile Banking and start using Online Budgeting Tools! **Not enrolled?** Head to [cefcu.com](https://cefcu.com) and select **'Sign Up'** on the Account Login box, or download the Mobile Banking app.

## CEFCU + Digital Wallets

Do you use digital wallets? Using your CEFCU Card is easier — **and safer** — than ever with *secure* digital wallets. Every CEFCU Credit and Debit Mastercard® works with a wide range of digital wallets.

### With digital wallets, enjoy:

**Faster checkout.** Store your Card in your wallet of choice, then simply authorize payment with your fingerprint or PIN to pay. Even better — store your Card in as many wallets as you choose.

**Secure payment.** Shop and pay without providing your actual Credit or Debit Card number or security code. Digital wallets use **tokenization** to mask card numbers. So your unique card number is never shared with merchants when used for a purchase.

**Easy online shopping.** Your personal information — like name and address — will automatically fill in, so you can get to the important stuff, faster!

**Choose your wallet.** Add your CEFCU Card<sup>1</sup> to any of these digital wallets: Apple Pay®, Mastercard Click to Pay, Garmin Pay™, Google Pay™, and Samsung Pay®. Then, look for your digital wallet logo or the digital wallet symbol at checkout to pay a new way.



For more information about these digital wallets visit [cefcu.com/wallet](https://cefcu.com/wallet).

<sup>1</sup>CEFCU terms and conditions for adding your CEFCU Card will apply.  
Apple and Apple Pay are registered trademarks of Apple Inc. | Google Pay is a trademark of Google LLC.

## Travel Tips to Make Your Vacation Even *Better!*

The travel bug has bitten, and you're dreaming of exploring new horizons. Before you jet-set off on your next adventure, CEFCU has a few tips and tricks that will smooth out any wrinkles that may pop up along the way:

- **Bring CEFCU along to enjoy the trip!** Enroll in CEFCU On-Line or Mobile Banking so that you can stay on top of your finances wherever you go.
- **If you'll be using a CEFCU Card, be sure to let us know when and where you are traveling!** Since you will be outside of your normal area for a set amount of time, this helps ensure we do not flag these 'unusual' transactions as fraudulent. At least a day before your trip, head to **Card Management** on CEFCU On-Line or Mobile Banking, choose your Card(s), and select **Travel Notifications**.
- **Lost your Credit or Debit Mastercard®? No need to panic!** Use Card Management to temporarily turn your Card off, and back on once you find it. Or, report your Card lost to have it blocked and a new Card ordered.
- **Needing cash on the go, but too far away from CEFCU?** Access your funds, free of charge, at any Co-op® ATM or Shared Branch. Find locations near you at [cefcu.com/locations](https://cefcu.com/locations).
  - **PRO-TIP: never carry more cash than you need!** Minimize risk on your vacation by only carrying the cash you need for any given day at a time.

With a little planning and some smart tips, you can protect yourself from unexpected events and enjoy your trip with peace of mind.

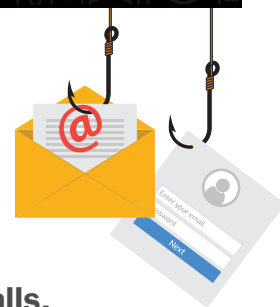
# Happy Travels!



## Spotlight on **SECURITY** DON'T GET HOOKED: HOW TO AVOID IMPOSTER SCAMS

It starts with a call or text from someone claiming to be from CEFCU asking to confirm a recent transaction on your Credit or Debit Card. Then, you are asked for personal identifying information, such as your On-Line Banking Login ID or full card number.

Next, you receive a one-time password and are asked to share that number. CEFCU WILL NEVER ASK YOU FOR THIS. The fraudster is then able to attempt purchases.



**This is a scam. Never share personal information like one-time passwords or PIN numbers, and be cautious of any unsolicited calls, texts, or emails asking for your information.**

Imposters will convince members they are representatives of CEFCU and reaching out to help them secure their account — meanwhile they are actually attempting to access your account to perform fraudulent transactions.

**If you received a call from a suspected fraudster and provided any confidential information, please contact CEFCU immediately at 1.800.633.7077 to confirm no inappropriate activity occurred on your account.**

# STAY CONNECTED!

CONTACT CENTER ..... 1.800.633.7077  
 TTY (for the hearing impaired) ..... 1.800.492.3328  
 Email ..... [email@cefcu.com](mailto:email@cefcu.com)

WEB/MOBILE ..... [cefcu.com](http://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](http://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 Private Student Loans

When federal aid, scholarships, and savings aren't enough to pay for college, a Private Student Loan from CEFCU can help.

### Enjoy:

- ▶ No application, origination, or servicing fees
- ▶ Funds disbursed directly to the school, for added convenience
- ▶ No payments until 6 months after graduation<sup>1</sup>
- ▶ A 0.5% rate discount<sup>2</sup> when you set up automatic payments
- ▶ Access to Red Kite — a financial aid resource designed to help you find qualifying scholarships and grants
- ▶ And more!

Plus, funds can be used to help pay for tuition, room and board, books, laptops, and more. Visit [cefcu.com/student](http://cefcu.com/student) for more information and to apply.

<sup>1</sup>No payments due until 6 months after graduation, provided a student is enrolled at least ½ time (for up to 60 months).  
<sup>2</sup>CEFCU Private Student Loans are variable rate loans; rates subject to change quarterly based on the Prime Rate, published in the Wall Street Journal.

# CEFCU: Giving Back to Our Communities



**Sharks Exhibit**

CEFCU is the presenting sponsor of the American Museum of Natural History's Sharks exhibit at the Peoria Riverfront Museum, located in Peoria, IL. Enjoy stunning life-sized models, prehistoric and modern species, their habitats, hunting styles, and more! The exhibit is open now through September 2, 2024.



**New Elmwood Community Wellness Center**

CEFCU is providing a monetary gift of \$25,000 to support a new Community Wellness Center in Elmwood, IL. The facility will provide a state-of-the-art center to gather, socialize, and be active to individuals and families in Elmwood and surrounding rural communities. In partnership with the YMCA, the Community Wellness Center also will provide medical services with Graham Medical Group clinic onsite.