



CEFCU

Not a bank. Better.®

the TELLER

First Quarter | 2025

INSIDE

| 2 |

Volunteer Board
Serves You!

| 3 |

Spotlight on Security:
IRS or a Scammer?

Balance Transfer Offer

Coming Soon! Digital
Card Platform

| 4 |

Academic Scholarships
Giving Back

HOLIDAYS

All CEFCU offices
will be closed on:

New Year's Day
Wednesday, January 1

Martin Luther
King Jr. Day
Monday, January 20

Thriving Because of Members Like You!

A Special Message from CEFCU's President/CEO



I'd like to express my deepest gratitude for the unwavering commitment of CEFCU® member/owners. It's because of your dedication that we have not only remained strong, but have continued to thrive. We're thrilled to share that our volunteer Board of Directors has approved a record **\$55 Million Extraordinary Dividend**.

Recognizing the various needs and life stages of CEFCU members, we are proud to introduce an addition this year — where a portion of the Extraordinary Dividend is shared with Debit Card Transactors.

This allows us to expand the Extraordinary Dividend to members who may not have accumulated Savings and/or have Loans with CEFCU, but still choose CEFCU for their day-to-day financial needs.

We truly appreciate your membership, and while it's not guaranteed every year, the Extraordinary Dividend is just one way to express our thanks for you choosing CEFCU. But, our dedication to you goes beyond the Extraordinary Dividend. Every day, members enjoy better rates and fewer fees to help you maximize your financial well-being. We understand that every member has a unique journey, and that inspires us to find and pursue opportunities to enhance our offerings.

Furthermore, your support of CEFCU has a real and lasting impact on our communities throughout the year. In 2024, we've happily supported thousands of charitable, civic, and non-profit organizations in the areas we serve by giving back through volunteerism, donations, and sponsorships.

There are other places to choose for your finances, but at CEFCU you're part of an organization that prioritizes savers, borrowers, transactors, the local community, and more — and that's something to be proud of.

Visit cefcu.com/dividend to learn more about the Extraordinary Dividend.

**OVER
\$500 MILLION
RETURNED SINCE 2000**

**On behalf of CEFCU's
staff and Board of
Directors — thank you!**

Extraordinary Dividend is split between savers, borrowers, and transactors. \$52.25 million returned is shared equally between savers and borrowers, calculated based on interest paid/earned for 11/12 months in 2024. \$2.75 million returned is shared between transactors, calculated based on Debit Card transaction net spend (less returns) for 10 months in 2024, with reward calculated up to a maximum of \$4,425 total Debit Card spend.

 Insured by NCUA

CEFCU Volunteer Board Serves *You!*

CEFCU's Board of Directors is comprised of volunteers who meet regularly and serve on Board committees to administer the business of your Credit Union. Your Board Nominating Committee has thoughtfully recommended these candidates who are willing to invest their time and energy into CEFCU. These dedicated individuals bring a wealth of business, administrative, and leadership skills and their commitment truly makes a difference for all of us.



Matt Mamer

Matt has been part of the CEFCU team since 1995, holding many integral roles within CEFCU, prior to becoming President/CEO in May 2021. Matt currently serves as President-Treasurer and as Chairman of the Employee Relations Committee, and as a member of the Executive Committee. He also serves on the Board of CEFCU Financial Services, Inc.



Joe Needham

Joe has been a CEFCU Volunteer for over 17 years, and was elected as a Director in April 2010. Joe currently serves on the Executive Committee as Chair, Executive Compensation Committee, Credit Committee, and Nominating Committees. Joe is the current Board Chair.



Angel Martinez

Angel recently retired after 36 years of experience in Operations Management, Manufacturing Engineering, Supply Chain, Product Development and Lean Implementation at Caterpillar. He joined the CEFCU Board as an Associate Member in August 2014 and is serving on the Building/Marketing/Technology and Executive Compensation Committees and is the Chair of the Nominating Committee and Supervisory Committee. Angel is a former Board Chairman and serves as the Board Secretary.



Eric Rahn

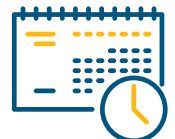
Eric is the Director of Graham Medical Group Western Region. Rahn joined the CEFCU Board as an Associate in March 2021 and became a Board member in April 2022. Rahn serves on the Executive, Employee Relations, and Credit Committees. Eric also is the Chair of the Building/Marketing/Technology Committee.



CEFCU 2025 ANNUAL MEETING

The election for open positions on the Board of Directors will take place at CEFCU's Annual Meeting scheduled for **May 1, 2025**.

Keep an eye on CEFCU's Facebook page for more details.



Spotlight on SECURITY

IS IT ACTUALLY THE IRS OR A SCAMMER?

During tax filing time (January to mid-April), fraudsters try all kinds of immoral tactics that use intimidation and threats to get access to your money and personal information. So, stay vigilant and arm yourself with this important info.

The IRS does not:

- ▶ Demand payment through prepaid debit or gift cards. Tax payment requests from the IRS are done through mailed bills.
- ▶ Discuss tax bills or refunds through social media.
- ▶ Require your online banking credentials to deposit or collect funds from you.
- ▶ Pressure you into making payments without advising your rights as a taxpayer and an opportunity to question or appeal the amount you owe.
- ▶ Threaten you with arrest by local police, immigration officers, or other law enforcement for failure to pay.
- ▶ Revoke your driver's license, business license, or immigration status.

These are all common tactics used by scammers to frighten people into paying them.

Report any fake calls, texts, or emails to phishing@irs.gov. Be sure to include the phone number or email and a screenshot of what you received. For more tips on how to protect yourself this tax season, go to irs.gov and search for 'tax scams.'



1.99% Intro APR^{1,2} for 12 months on Purchases and Balance Transfers³ for qualifying new CEFCU Cash Back Credit Mastercard⁴ accounts opened⁴ by March 31, 2025, + \$150 Bonus⁵

Looking to reduce your monthly credit card payment and get an extra \$150? With a CEFCU Cash Back Credit Mastercard, new Cardholders can enjoy a 1.99% intro APR for 12 months on Purchases; and on Balance Transfers made within 90 days of the card opening date. Plus, get \$150 Cash Back when you meet the spend qualifications.⁵ A Balance Transfer could help you save by having a lower interest rate and a lower monthly payment, allowing you to pay off your balance faster. And with a CEFCU Cash Back Credit Mastercard, you'll get great benefits like, no annual fee and online services and controls — including the safety feature of temporarily turning your card on and off. Learn more at cefcu.com/mycard.

¹After the introductory period ends, a variable APR of 15.00% to 24.50% on Purchases and Balance Transfers will apply, depending on your creditworthiness and a variable APR 18.00% to 27.50% on Cash Advances will apply, depending on your creditworthiness. These APRs were in effect as of 1/1/25, and are subject to change quarterly with the national "Prime" rate. Contact CEFCU for full details.

²If there is a balance on your account and you haven't paid it in full by the due date each month (including any introductory balance transfers posted to your account), you will lose your grace period on new purchases and interest will be charged on new purchases. We may end your introductory APRs and apply the Penalty APR if you make a late payment.

³You must be a CEFCU member in good standing. Intro APR will apply on Purchases for 12 months from the date the account opened. Intro APR will apply on Balance Transfers for 12 months from the date of the Balance Transfer, for Transfers completed during the first 90 days after the account opened. Each Balance Transfer posted during the introductory period will retain the introductory APR for 12 months from the posting date. The total amount of Balance Transfers

Coming Soon to CEFCU On-Line® & Mobile Banking: Digital Card Platform

No more waiting for your CEFCU credit or debit card to come in the mail, digging through your wallet to find your card number for an online purchase, or stressing over your card not already being in your digital wallet.

With the Digital Card Platform, you'll enjoy these convenient services right from your device:

- ✓ Issue or activate your card digitally
- 👁️ View your full card number details securely
- 📱 Push your card information to your Digital Wallet

Once it's available, you'll access your Digital Card Platform within Card Management.

and the outstanding balance on your account, including fees and interest charges, cannot exceed your available credit limit. See the Disclosures and Terms & Conditions, which will be provided at the time of application, for more details.

⁴The term "account(s) opened" means the date that the account is entered on our credit card system, which typically is one to two business days after we receive your signed application.

⁵Make five or more purchases totaling \$1,500 or more within 90 days of the date the account opened and receive a \$150 cash back bonus. Cash advances, balance transfers, and other select transactions are not included. Cash back bonus will be added to your cash back total, available for redemption as a statement credit or deposit to your CEFCU Savings or Checking account within 180 days of the date the account opened provided accounts are still open and in good standing as of the offer fulfillment date. Limit one offer per member; not valid for existing CEFCU Credit Card accountholders. Certain terms, conditions, and exclusions apply. Full details are in your Account-Opening Disclosure Statement that will accompany your new card.

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

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 1.800.356.7865, ext. 33836

Academic Scholarships



CEFCU Member Appreciation Scholarships are available for the 2025-2026 academic year.

Students attending Bradley University in Peoria, Illinois; Illinois Central College (ICC) in East Peoria, Illinois; and Illinois State University (ISU) and Heartland Community College in Normal, Illinois, are eligible. All scholarship candidates must be a CEFCU member with at least six months of current, positive account history. Check with the Financial Aid Office at your school regarding the specific application process and application deadlines.

We encourage all students to apply for federal aid first — more information on FAFSA is available at studentaid.gov. Then, if federal aid, scholarships, and savings aren't enough to pay for college, a Private Student Loan from CEFCU can help. Visit cefcu.com/student or, give us a call 1.800.633.7077, ext. 34741 to get started.

CEFCU: Giving Back to Our Communities

Community Baby Shower

In October, CEFCU employees celebrated CU Kind Day, an event that encourages credit unions to do good for the communities they serve. In celebration, CEFCU donated over 800 new baby items to these area organizations: *Brightpoint* in Bloomington, IL, *Sacred Heart* in San José, CA, *The Parent Place* in Springfield, IL, and *Foster Village, Zoe House*, and *Dream Center* in Peoria, IL.



Wildlife Prairie Park Gift

A recent gift from CEFCU was presented to Wildlife Prairie Park in Hanna City, IL. It will be used to update the playgrounds to be ADA compliant, ensuring that all children have equal access to the park's play structures.