

The CEFCU logo is displayed in white, bold, sans-serif capital letters on a dark blue rectangular background.

Not a bank. Better.®

A set of keys with a silver ring and a house-shaped keychain is shown against a dark wood-grain background. The house keychain is a light-colored metal with a window and door cutout.

the TELLER

Third Quarter | 2025

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HOLIDAYS

All CEFCU offices
will be closed on:

Independence Day
Friday, July 4

Labor Day
Monday, September 1

 Insured by NCUA

Home Sweet Loan: The CEFCU® Advantage

You've scrolled. You've searched. You've toured homes with questionable wallpaper. Now it's time to talk about how you'll pay for it: the home loan. No worries! CEFCU is here to help make that part seamless and painless. Perhaps even fun!

Why choose CEFCU for your Home Loan?

Because you deserve more than a cookie-cutter mortgage.

- ▶ **Mortgage Loan Rates that Don't Mess Around.** We're dedicated to providing CEFCU members with some of the most competitive Home Loan rates and terms around.
- ▶ **Smart Lock*.** Lock your rate for 90 days while you shop for and buy a home — for FREE!
- ▶ **Local Expertise and Personalized Service.** We will guide you in every step. 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.
- ▶ **First-Time Home Buyer?** Our First-Time Home Buyer¹ program could help save you money on closing costs. Plus, our team specializes in walking first-time buyers through the entire process — from “What's escrow?” to “When can I paint the living room?”
- ▶ **Loan Options to Fit Your Needs.** From Fixed-Rate Mortgages and Adjustable-Rate Mortgages (ARM) to Refinancing and Construction Loans, CEFCU has the right Loan for you.

Still renting? Your landlord thanks you. Your wallet doesn't. With sky-high rent prices, every check you send to your landlord is building someone else's equity. Isn't it time to start building your own nest egg — under your own roof?

Contact us today at 1.800.633.7077, ext. 33424, apply online 24/7 at cefcu.com/myhome, or visit your nearest Member Center. Apply today and let's turn “one day” into **move-in** day.






*Smart Lock is available for Mortgages used for the purchase of a primary or secondary residence.

¹Offer available for a limited time for qualified members in good standing who use a CEFCU Checking account and are purchasing or building their first home or haven't owned a home in the last three years. Select, third-party fees paid by CEFCU include: Appraisal, credit report, flood determination, tax service fee, title company closing fee, and recording fee. Fees CEFCU will not cover and which must be paid include, but are not limited to: Taxes, private mortgage insurance (PMI), prepaid mortgage interest and/or insurance costs, jumbo or discount points, attorney or title company fees not listed above, any interest rate relock fees. Offer is not available for loans used to purchase a second home, investment home, or non-owner-occupied home or to refinance or modify an existing loan. Contact CEFCU for complete details.

Your Credit Score Called... It Wants Attention

Your credit score is more than just a number — it's a powerful financial tool that can impact nearly every aspect of your life. Whether you're buying a home or car, or even applying for a job, your credit score plays a crucial role in determining your financial opportunities.

If your credit score isn't up to par, below are some tips on how to get your credit back on track.

-  **Be punctual with payments.** Automate payments to avoid reportable delinquency to credit bureaus.
-  **Pay down your debt.** Reduce non-essential spending to pay extra on credit accounts.
-  **Maintain good habits.** Keep accounts open and in good standing.
-  **Don't max out your credit limit.** Request a credit limit increase to lower utilization.
-  **Talk with a credit counselor.** Get personalized advice and dispute credit report errors.



For more information on credit scores, visit cefcu.com/fico or read an article about credit scores at cefcu.com/greenpath.

Members Say it Best...

Member Testimonials

“CEFCU does a great job of explaining details — makes me feel like I'm part of the CEFCU team and family. Whatever you are doing, whether you are refinancing or borrowing for a car, they have a way of explaining it... that you don't get as worried. All of the employees are always very friendly and very easy to talk to, and they go out of their way to make sure that you're satisfied as a customer.”

Jean-Guy
CEFCU Member since 2000

“We actually financed a vehicle purchase with CEFCU. Everyone's been friendly and super to work with, and it's been very easy to set up accounts. We use the online access about once a week, and then a branch opened up near us and we appreciate being able to use that, as well. We like the convenience of using CEFCU and the great customer service.”

Jael
CEFCU Member since 2012

CEFCU Stories

Find out what other member/owners have to say about CEFCU. Just visit cefcu.com/stories for videos and testimonials from members like you.



Spotlight on SECURITY

KIDS, VIDEO GAMES... AND UNEXPECTED PAYMENTS

Kids and video games often go together like peanut butter and jelly. But there's something else that could creep into the mix with some video games: Ads competing for your kid's attention and money.

According to the Federal Trade Commission, the ads often pop up at every stage of their video game-playing experience: while they look for games on the app store, while they select and download games, and during gameplay.

Some kids' video games say they're ad free — but often they're not. Your kid could start seeing ads for things to buy to unlock additional game features. Or maybe you pay for a game subscription thinking it will give your kid full access to the game. Except while playing the game, they see ads for part of the game they can only get to if they click. Each click is a payment.

Below are some smart tips to avoid unexpected payments:

- ▶ **Read online reviews and ratings** before you download an app or video game. Watch online videos of people playing the game. See what other people are saying about it.
- ▶ Use parental controls to **disable in-app purchases or require a password for all purchases** on your phone or tablet.
- ▶ **Talk about family rules** for your kids using apps and games.



To read a more detailed article on kids and video games head to: consumer.ftc.gov/articles/kids-and-video-games.

For more information in general about security, scams, and fraud, visit cefcu.com/security.

TRAVEL SMART

Tips to Protect Your Finances on the Go

Whether you're jet-setting across the globe or road-tripping closer to home, traveling should be about adventure — not financial headaches. At CEFCU, we want to help you enjoy every moment with peace of mind.

Below are some travel tips to keep your finances safe:



Contact CEFCU before you travel to make us aware of trip locations and dates — you can put a travel alert on your CEFCU credit card and Debit Mastercard® with Card Management via CEFCU On-Line® or Mobile Banking.



Make reservations using your CEFCU credit card for free trip cancellation insurance*. Document any confirmation and cancellation numbers.



Use your CEFCU Debit Card to access CEFCU accounts at over 30,000 surcharge-free Co-op® ATMs throughout the United States.



Enroll in Card Management Alerts to stay informed of new purchases on your card.



Contact CEFCU at 1.800.633.7077 if you find any irregular or suspicious activity on your account.

*Certain conditions, restrictions, and exclusions apply. For full details, see the Credit Card Disclosures, Guide to Benefits, or contact CEFCU.

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 1.800.633.7077, ext. 33836



Share the Value of CEFCU Membership

Refer a friend and you both could earn! Know someone who could benefit from the CEFCU difference? Refer friends or family to join CEFCU by December 31, 2025 and earn up to \$25* each!

When you give the value of CEFCU membership to your friends or family, you and a new member can get up to \$25 each time — for up to \$75 a year!

Just grab an Official Referral Certificate at cefcu.com/refer, and start referring.

If you're unable to complete the web form, you can still print the Referral Certificate and drop it off to any Member Center or mail it to us at Marketing/Referral, P.O. Box 1715, Peoria, IL 61656-1715.

Start today!

*Details and exclusions apply. Friend must qualify for CEFCU membership. Learn more and find complete offer details at cefcu.com/refer.

CEFCU: Giving Back to Our Communities

CEFCU Supports Glow Wild at the Peoria Zoo

Spring was lit — literally — thanks to CEFCU's sponsoring The Glow Wild Festival at the Peoria Zoo in Illinois. Held at night on the weekends in March and April, the Peoria Zoo transformed into a dazzling wonderland, lighting up the night with vibrant colors, cultural artistry, and unforgettable family experiences. The event featured a luminescent journey filled with handmade, traditional Chinese lanterns, interactive activities, and entertainment.



San Jose Jazz Summer Fest

CEFCU's jazzed to help support the 35th San Jose Jazz Summer Fest, planned for Aug. 8-10, 2025 in San Jose, Calif. The Summer Fest takes over the heart of downtown San Jose and features some of the best in jazz, blues, latin, R&B and more on indoor and outdoor stages. For more information or for tickets and passes, visit www.summerfest.sanjosejazz.org.