



Become A Member Today!

We are always happy to welcome new members into our credit union family! We consistently offer the best, most convenient products and services with personalized member service and no excessive fees. If your family member isn't a member, please contact us to learn all the ways we can make their life easier. If you're already a member and know a co-worker who isn't, please encourage them to reach out.



Debit Card Activation or PIN

When you receive your new card or PIN, we have made this more convenient where you can call a #800. If you have questions, call us.

Drive Away with NO PAYMENT FOR 45 DAYS!*

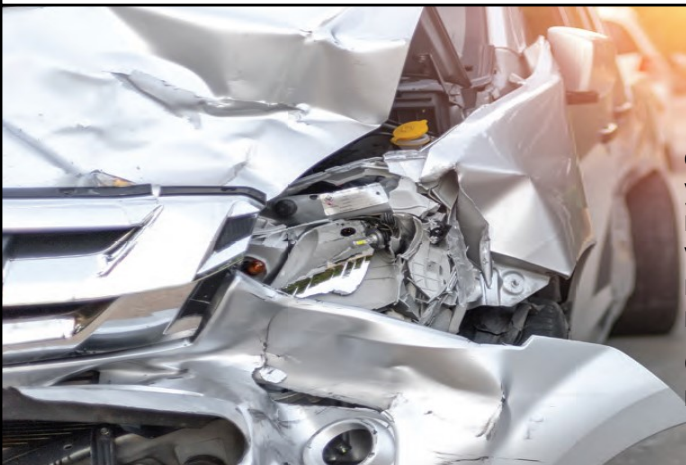
We offer Same Low Rates on New, Used
& Refinanced Vehicles

Embark on unforgettable adventures this summer in a new or used vehicle. Whether you've got your eye on a practical new automobile or something a little flashier like a sports vehicle, we're here for you, offering the same great rate – as low as 5.60% APR**. Get the car that complements your lifestyle, or refinance your loan and reduce your rate. Depending on your loan balance, rate, and remaining terms, you could save hundreds of dollars and put your saved cash to good use elsewhere.



Seize this opportunity to soak up the last few months of summer in style! Our seamless application process and speedy pre-approval will have you on the road to a stress-free summer. Get started today!

*Offer to defer payment for 45 days is subject to approval. Interest begins to accrue at the time of disbursement and will be amortized over the life of the loan. Only available on loans for purchases on terms up to 72 months. **APR is Annual Percentage Rate and can vary based on creditworthiness and terms of the loan. Rate is subject to change.



Protect Your Vehicle Loan!

If your vehicle is deemed a total loss due to an accident or theft, you may wind up owing more on your loan than your auto insurance will cover. GAP insurance may reduce or even eliminate that shortfall in the event your vehicle is deemed a total loss and may help reduce your next loan at the credit union, making it easier to get the replacement vehicle you'll need.

Get financial protection for what your auto insurance may not cover.

Main Number: (815) 439-6676

Toll Free: (800) 699-5417

www.cbifcu.org



Cheap Things To Do With Your Kids This Summer

Summer is here, and it's the ideal time to create lasting memories with your children without going over budget. While it may be tempting to go on a lavish vacation or visit an expensive theme park, there are plenty of affordable activities that can provide endless fun for your family. Here are some delightful and inexpensive things you can do with your kids over the summer:

1. **Check Your Local Library:** During the summer, check your local library to see what events they host!
2. **Family Game Night:** Dedicate a few hours of fun for the whole family and have a game night! Try classics like Pictionary or Go Fish.
3. **Chalk it Out:** Grab a bucket of chalk and draw to your heart's content. Create a positive message for the world, make it a themed mural, or recreate your favorite cartoon characters! The only limit is your imagination!



Your Space Has Good Bones!

**Make It Even Better with a
Home Equity Loan
starting as low as
4.50% APR***



**APR is Annual Percentage Rate and can vary based on creditworthiness and terms of the loan. Rate is subject to change.

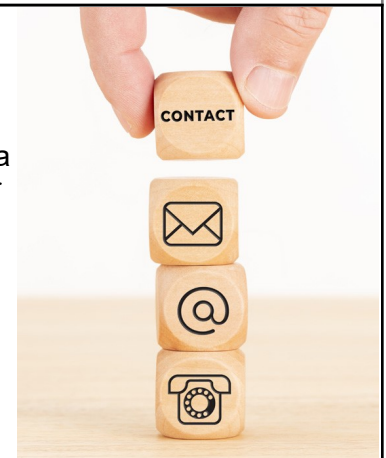
Home Equity

A Home Equity Fixed Rate Loan uses the equity in your home to help you: make home improvements or repairs, take a vacation, pay for higher education, reduce medical bills or consolidate debt.

Talk with Fran for more details at (815) 439-5012.

Keep Us Updated, So You Can Be Updated.

If you move or change your phone number or email address, be sure to let CBI FCU know! We need your up-to-date information to keep your accounts secure and to notify you of any suspicious account activity. Please note: If you've filed a Change of Address form with the U.S. Postal Service or have a forwarding order in place, it will not apply to mail sent to you by CBI FCU. Also make sure we have updated contact information for your account joint owners, who we may try to contact if you cannot be reached. Without updated contact information, you may experience problems if we need to contact you about an issue with your account or if you need to enroll for Virtual Branch/Mobile Banking or reset your Virtual Branch/Mobile Banking password. You can submit updated contact information by sending a secure message through Virtual Branch.



CBI Federal Credit Union IS A 5 STAR RATING!




Bauer Financial, another independent rating company, has awarded us their Superior Five-Stars Rating!

They analyze the performance of Credit Unions and U.S. Banks. The star ratings classify each credit union based upon a complex formula which factors in data including, but not limited to: capital, historical trends, loan delinquencies, differences in the book and market values of the investment portfolio, profitability, repossessed assets, reserves, charge-offs, regulatory compliance and asset quality. It has deemed CBI FCU as safe, financially sound, and that we are operating well above regulatory capital requirements.

Financially Preparing for College: A Graduation Gift to Yourself

As the cost of higher education continues to rise, students and their families are seeking ways to alleviate the financial burden of college tuition. One of the most effective methods is through scholarships. Here's a few ideas to help navigate the scholarship landscape:

1. **Budgeting:** List all your anticipated expenses, including tuition, housing, books, food, transportation, and personal items. Knowing your financial boundaries will help you make informed decisions.
2. **Explore Scholarships and Grants:** Scholarships and grants are your best friends. Look for as many opportunities as possible. They don't require repayment, making them an ideal source of financial aid.
3. **Credit Cards:** If you decide to get a credit card, use it responsibly. It can help build your credit history but avoid excessive spending and high interest rates. Pay your balance in full each month to prevent accumulating debt.
4. **Emergency Fund:** Start building an emergency fund. Having savings aside for unexpected expenses can provide peace of mind and help you avoid turning to high-interest loans or credit cards.
5. **Financial Education:** Take advantage of financial literacy resources. Your credit union can provide guidance on budgeting, credit, and saving for the future.
6. **Part-Time Work:** Consider part-time employment during college. It can help cover living expenses and reduce the need for loans.



If you are not shopping with a VISA Credit Card from CBI, you are missing out!

NO annual fee, LOW INTEREST RATES, and convenient payment options make managing your expenses a breeze. Plus, enjoy the ease of VISA Cash advances at our main branch. Ready to take control of your finances?

Apply today and access your account hassle-free at www.eZCardInfo.com

VISA Classic 12.00% APR*
VISA Platinum 9.60% APR*

Apply Now!

*APR=Annual Percentage Rate. The rate stated above available on approved credit. Rates maybe different by the individual creditworthiness of each applicant.

Youth Share Certificate Special Make Your Money Work For You.

There's still time to invest with a CBI FCU Share Certificate. With our current deposit special, you can put your youth's money to work for them and earn a higher dividend than traditional savings account.

Share Certificates, otherwise known as CD's offer guaranteed returns and a safe place to keep your money. Compared to savings and money market accounts, they can offer higher dividend rates on deposits. That's because you agree to keep your money in the account for a set period of time.

CBI has many different Share Certificate options and terms available. **Our Youth CD special offers a 4.00%*APR for a 12 month term. The minimum deposit is \$500 with a maximum of \$5,000.** You can find all of our Certificate rates online.

*Limited time promotion. \$500 minimum deposit to a max of \$5,000. Your savings is federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. government agency. APR=Annual Percentage Rate. The rate stated above available on approved credit. Rates maybe different by the individual creditworthiness of each applicant.





CBI Federal Credit Union
13717 S. Route 30, #157
Plainfield, IL 60544

7/1/2024
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SAVINGS RATES

Savings Products

Type	APR*	APY**	Dividends are Paid & Compounded
Regular Share Account	0.20%	0.20%	Monthly
Minimum balance to earn dividends \$50.00			
IRA Share Account	0.40%	0.40%	Monthly
No minimum balance to earn dividends			
Share Draft Account	0.20%	0.20%	Monthly
\$3,000 and over to earn dividend			
Money Market Up to \$4,999	0.40%	0.40%	Monthly
over \$5,000 to \$9,999	0.60%	0.60%	Monthly
over \$10,000 to \$24,999	0.70%	0.70%	Monthly
over \$25,000 to \$49,999	0.80%	0.80%	Monthly
over \$50,000 to \$99,999	1.00%	1.00%	Monthly
over \$100,000	1.50%	1.50%	Monthly
Holiday Accounts	1.00%	1.00%	Monthly
Minimum balance to earn dividends \$50.00			
Withdrawal penalty of \$10.00 per occurrence, Maximum Amount \$12,000			
<div> <div>* Annual Percentage Rate</div> <div>** Annual Percentage Yield</div> </div>			



Term Share Certificates (TSC)

Terms	APR*	APY**	Dividends are Paid & Compounded
6 Months	1.50%	1.508%	Quarterly
12 Months	1.50%	1.508%	Quarterly
24 Months	1.50%	1.508%	Quarterly
36 Months	1.60%	1.609%	Quarterly
48 Months	1.70%	1.710%	Quarterly
60 Months	1.80%	1.812%	Quarterly
* Minimum Required Amount \$1,000			

IRA Term Share Certificates

Terms	APR*	APY**	Dividends are Paid & Compounded
6 Months	1.50%	1.510%	Monthly
12 Months	1.50%	1.510%	Monthly
24 Months	1.50%	1.510%	Monthly
36 Months	1.60%	1.611%	Monthly
48 Months	1.70%	1.713%	Monthly
60 Months	1.80%	1.814%	Monthly
* Minimum Required Amount \$500			

RISK BASED LOAN RATES

New Vehicle Loans (\$1)

Terms	APR Rate As Low As	Based on \$1,000 Loan Amount
3 Years	4.80%	\$29.86 per month for 36 Months
4 Years	5.00%	\$23.02 per month for 48 Months
5 Years	5.20%	\$18.95 per month for 60 Months
6 Years	5.40%	\$16.28 per month for 72 Months
<div> <div>* Minimum Loan Amount is based on total Dealer Invoice Cost (including title and taxes).</div> <div>New Autos are less than 1 yr. old and have less than 10K miles. Maximum \$80,000 or more if qualified.</div> </div>		

Used Vehicle Loan (\$2)

Terms	APR Rate As Low As	Based on \$1,000 Loan Amount
2 Years	4.90%	\$43.80 per month for 24 Months
3 Years	5.10%	\$30.00 per month for 36 Months
4 Years	5.30%	\$23.15 per month for 48 Months
5 Years	5.50%	\$19.09 per month for 60 Months
6 Years	5.70%	\$16.42 per month for 72 Months
* Used car Loan Amount cannot exceed online valuation figure. Maximum \$60,000 or more if qualified.		

Recreational Vehicle Loan (New or Used)

Terms	APR Rate As Low As	Based on \$1,000 Loan Amount
Up to 10 Years	7.60%	\$11.87 per month for 120 Months
*Loan Amount cannot exceed online valuation figure		

Signature Loan (U0)

Terms	APR Rate As Low As	Based on \$1,000 Loan Amount
2 Years	8.20%	\$45.27 per month for 24 Months
4 Years	8.60%	\$24.67 per month for 48 Months
5 Years	9.50%	\$20.98 per month for 60 Months
*Maximum Loan Amount \$20,000 based on DTI and Credit Score with Minimum \$10,000 for 5 years		

FIXED LOAN RATES

Credit Card

Type	APR*
VISA Classic	12.00% Maximum Amount \$10,000
* VISA Platinum	9.60% Maximum Amount \$20,000
*Full 1.0% Cash back on All purchases	
Minimum Payment 4% of Balance on both types	

Share Secured (\$5) & Certificate Share Secured

Terms	APR Rate	Based on \$1,000 Loan Amount
Up to 5 Years	3.50%	\$18.19 per month for 60 Months
Up to 5 Years	TSC Rate + 3.00%	\$18.63 per month for 60 Months
Loan is Paid-Off at TSC Maturity		

Instant Advance Loan (U4)

Terms	APR Rate	Based on \$1,000 Loan Amount
1 Year	18.00%	\$91.40 per month for 12 Months
*Maximum Loan Amount \$1,500, Application Fee Applies		

***All rates are subject to change without prior notice.**
These rates replace previously dates rates.

Mortgage Loans

First Mortgages & Home Equity Loans (Fixed)

First Mortgage: offering up to 30 years for a Fixed or Adjustable Rates.
 Maximum Amount \$650,000. Rates are available by visiting our website at
 www.cbifcu.org or by contacting Colin Ungstad at (866) 392-2309.

Home Equity Loan amount up to \$100,000 for a maximum term of 15 years based on 80% property value.

