



**Happy New Year!**

From the staff at CBI Federal Credit Union, we wish you and your family a safe and Happy New Year! Starting a new year is like starting a new chapter in a great book. 2023 is going to be a great chapter. As we move into this New Year, we also hope you will continue to think of CBI Federal Credit Union first for all your financial needs. We strive every day to be your most trusted financial partner, and are looking forward to helping you meet your financial goals in 2023. We hope 2023 is full of happiness, good health and prosperity for all of our members and their families. Cheers to 2023.

**Have You Ever Considered a Share Certificate?**

CBI FCU has different types of Certificates available with a minimum of \$500. You are able to leave it until the time chosen, you'll certainly earn more interest than it sitting in a regular savings account. Call us for details on terms.

**New & Used Auto Loan Rates Start as low as 3.50% A.P.R.\***

Do you have a lease coming due in the next couple of months? NOW is the time to take action! The auto market is crazy and the vehicles are being sold for much more than their value. Purchase prices are set at the beginning of a lease term, meaning the cars whose leases are coming up for expiration now are selling at pre-pandemic prices, offering the rare opportunity to profit from an auto lease.

Don't waste any time! Call or reach out to our Loan officer, [monique@cbifcu.org](mailto:monique@cbifcu.org) to start your pre-approve loan today or to buy out your current lease.

APR =Annual percentage rate available for new, pre-owned or refinanced auto loans from another lender. Offer doesn't apply to loans already financed at CBI FCU. See credit union for complete details. Rates and terms based on credit qualifications and subject to credit approval on 100% finance value with 72 month term.

**CBI FCU will host its 58th Annual Membership Meeting**

**Wednesday,  
March 15, 2023  
4:00 p.m.**

We are pleased to announce that this year's meeting will be held in person. Members who prefer to attend the meeting virtually, will have access to the meeting link that will be posted to our website prior to the date of the annual meeting. Please visit our website for more details on location and registration. We hope you will make plans to be with us.

**Save the Date!**

**2023 Holiday Closing**

January 16, Martin Luther King Jr.  
April 7, Good Friday



**New Home Goal in 2023!**

No matter if you're a first-time home buyer, looking to refinance, or want to make the most out of the equity in your current home, we have options to fit your needs! Plus, the whole process can be done online from the comfort of your home. We work with you through the home lending process, we'll ask for certain information to provide you the right financing options. Get started today by talking with Fran at (815) 439-5012 or visit our website at [www.cbifcu.org](http://www.cbifcu.org).

**IMPORTANT REMINDER**

**Have you made your 2022 IRA CONTRIBUTION?**

We want to remind you that April 18 is your deadline to contribute for last year to your IRA.

Individual Retirement Accounts (IRA) are another way to save for retirement or a child's education, and may offer tax advantages too. If you have not yet funded your 2022 contribution for your IRA, you have until April 18, 2023 to do so.

**Main Number: (815) 439-6676**

**Toll Free: (800) 699-5417**

[www.cbifcu.org](http://www.cbifcu.org)





**CBI Federal Credit Union**  
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**1/1/2023**

**SAVINGS RATES**

**Savings Products**

Type	APR*	APY**	Dividends are Paid & Compounded
<b>Regular Share Account</b>	<b>0.10%</b>	0.10%	Monthly
Minimum balance to earn dividends \$50.00			
<b>IRA Share Account</b>	<b>0.20%</b>	0.20%	Monthly
No minimum balance to earn dividends			
<b>Share Draft Account</b>	<b>0.06%</b>	0.06%	Monthly
\$3,000 and over to earn dividend			
<b>Money Market Up to \$10K</b>	<b>0.20%</b>	0.20%	Monthly
over \$10,000 to \$24,999	<b>0.25%</b>	0.25%	Monthly
over \$25,000	<b>0.30%</b>	0.30%	Monthly
<b>Holiday Accounts</b>	<b>0.20%</b>	0.20%	Monthly
Minimum balance to earn dividends \$50.00			
Withdrawal penalty of \$10.00 per occurrence, Maximum Amount \$8,000			



\*Annual Percentage Rate  
 \*\* Annual Percentage Yield

**Term Share Certificates (TSC)**

Terms	APR*	APY**	Dividends are Paid & Compounded
<b>6 Months</b>	<b>0.50%</b>	0.501%	Quarterly
<b>12 Months</b>	<b>0.60%</b>	0.601%	Quarterly
<b>24 Months</b>	<b>0.70%</b>	0.702%	Quarterly
<b>36 Months</b>	<b>0.80%</b>	0.802%	Quarterly
<b>48 Months</b>	<b>0.90%</b>	0.903%	Quarterly
<b>60 Months</b>	<b>1.00%</b>	1.003%	Quarterly

\* Minimum Required Amount \$1,000

**IRA Term Share Certificates**

Terms	APR*	APY**	Dividends are Paid & Compounded
<b>6 Months</b>	<b>0.50%</b>	0.501%	Monthly
<b>12 Months</b>	<b>0.60%</b>	0.602%	Monthly
<b>24 Months</b>	<b>0.70%</b>	0.702%	Monthly
<b>36 Months</b>	<b>0.80%</b>	0.803%	Monthly
<b>48 Months</b>	<b>0.90%</b>	0.904%	Monthly
<b>60 Months</b>	<b>1.00%</b>	1.004%	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
<b>3 Years</b>	<b>3.20%</b>	\$29.16 per month for 36 Months
<b>4 Years</b>	<b>3.40%</b>	\$22.31 per month for 48 Months
<b>5 Years</b>	<b>3.60%</b>	\$18.23 per month for 60 Months
<b>6 Years</b>	<b>3.80%</b>	\$15.55 per month for 72 Months

\* Minimum Loan Amount is based on total Dealer Invoice Cost (including title and taxes). New Autos are less than 1 yr. old and have less than 10K miles. Maximum \$80,000 or more if qualified.

**Used Vehicle Loan (\$2)**

Terms	APR Rate As Low As	Based on \$1,000 Loan Amount
<b>2 Years</b>	<b>3.30%</b>	\$43.10 per month for 24 Months
<b>3 Years</b>	<b>3.50%</b>	\$29.29 per month for 36 Months
<b>4 Years</b>	<b>3.70%</b>	\$22.44 per month for 48 Months
<b>5 Years</b>	<b>3.90%</b>	\$18.37 per month for 60 Months
<b>6 Years</b>	<b>4.10%</b>	\$15.73 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
<b>Up to 10 Years</b>	<b>5.40%</b>	\$10.80 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
<b>2 Years</b>	<b>7.70%</b>	\$45.05 per month for 24 Months
<b>4 Years</b>	<b>8.10%</b>	\$24.44 per month for 48 Months
<b>5 Years</b>	<b>9.20%</b>	\$20.95 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*	
<b>VISA Classic</b>	<b>12.00%</b>	Maximum Amount \$10,000
* <b>VISA Platinum</b>	<b>9.60%</b>	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
<b>Up to 5 Years</b>	<b>3.00%</b>	\$17.97 per month for 60 Months
<b>Up to 5 Years</b>	<b>TSC Rate + 2.00%</b>	\$18.41 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
<b>1 Year</b>	<b>18.00%</b>	\$91.40 per month for 12 Months

\*Maximum Loan Amount \$1,500, Application Fee Applies

**Mortgage Loans**

<b>First Mortgages &amp; Home Equity Loans (Fixed)</b>	
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 <a href="http://www.cbifcu.org">www.cbifcu.org</a> or by contacting Colin Ungstad at (866) 392-2309.	
<b>Home Equity Loan</b> amount up to \$100,000 for a maximum term of 15 years based on 80% property value.	



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