



## Five Steps to Setting Your Financial Goals for the New Year

The start of a new year is the perfect time to take charge of your finances. Whether you want to pay off debt, save for a vacation, or plan for retirement, setting clear goals can help you succeed. Follow these suggestions to make your financial resolution a reality:

- 1. Reflect on Last Year** - Review your financial wins and challenges. Understanding what worked, and what didn't, helps you set realistic goals for the year ahead.
- 2. Set Clear, Specific Goals** - Avoid vague resolutions like "save more money." Instead, aim for something measurable, such as "save \$3,000 by year end" or "pay off \$3,000 in debt."
- 3. Prioritize Your Goals** - Focus on the most urgent needs first, such as building an emergency fund or paying down high interest debt, while also planning for longer-term objectives like retirement.
- 4. Create a Plan** - Break each goal into actionable steps. For example, to save \$3,000 in a year, set aside \$250 each month. Automate savings to make consistent progress.
- 5. Track and Adjust** - Monitor your progress regularly. We suggest at least monthly. If life throws you a curveball, don't be afraid to modify your plan.

By following these steps, you'll turn your financial goals into achievable milestones. If you get off track, be willing to start again and make adjustments as needed.

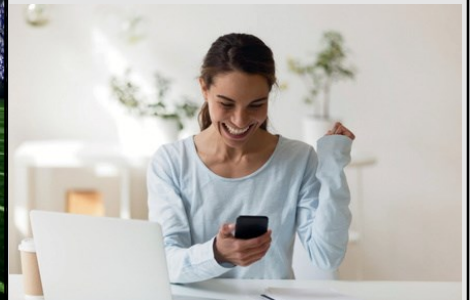
## WHAT'S YOUR GAME PLAN?

**CBI FCU has the winning playbook  
for your financial goals!**

**Play #1, VISA Balance Transfer 2.99% APR\*  
for 12 months, NO Balance Transfer Fee  
available 2/15/25 - 5/15/25**

## Need to Deposit a Check?

Save a trip to a branch and deposit your checks right from your phone! Log into your CBI FCU mobile app, endorse your check (instructions will show up on your screen) and its done and that easy! Maximum remote deposit \$2,500.



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

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

**www.cbifcu.org**





## Interested in Contributing to the Leadership of YOUR CREDIT UNION?

Credit Unions are not-for profit financial institutions run by volunteer Board of Directors and committees and you're invited to take part! Volunteers are an essential part of our credit union and help keep us strong and successful. We are looking for dedicated Volunteers from within our membership to help serve in a variety of volunteer capacities. Volunteers - the heart of CBI FCU - are members like you who donate their time and expertise governing our financial cooperative. Volunteers help provide leadership while gaining opportunities for personal satisfaction, growth, education and experience. CBI FCU is accepting nominations for volunteer candidates to serve on our Board of Directors. Our board meets once a month, in the evening. As a perk, volunteers receive free checks. **If you are interested in volunteering or would like to nominate a member, please visit our website for details.**

**Thank you to all Board and Committee volunteers for serving the year 2024!**

### BUYER BEWARE

Don't Pay for Extras



Did you know that you **DO NOT** have to pay for dealership add-ons that you don't want? Dealerships often try to sell extras like paint protection, wheel locks, extended warranties or fabric protection at inflated prices. All of these products are optional, so you DO have a choice, but you need to be prepared.

#### Tips to Avoid Extra Costs:

- **Do Your Research** - Know what add-ons the dealership might try to push and what their true value is.
- **Say NO to Unnecessary Add-ons** - Things like window tinting or fabric protection can often be done aftermarket at a much lower cost.
- **Don't Feel Pressured** - You're not obligated to buy any extras, and many of them don't affect the overall performance or longevity of the car.
- **Negotiate** - If there's an add-on you really want (or don't want), try to negotiate the price or get it thrown in for free. If the dealership isn't willing to negotiate, that's a red flag and you need to be willing to walk away.
- **Shop Around** - You can often find better deals on extended warranties or add-on packages outside the dealership. Let CBI FCU provide you with a quote for GAP, so you are armed with comparison pricing before you visit the dealership.

### Your Home's Equity is an ASSET, Take advantage of it.

You've put the work into creating your home, and now you can put your home's value to work. We have a solution if you need financing for a special purpose or project. **Apply for a CBI FCU Home Equity Loan.** A Home Equity Loan is a closed-end loan with a specific



amount and term established, giving you fixed monthly payments for the duration of the loan. **Funds from a home equity loan can be used for things such as:**

- **Remodeling**
- **Debt Consolidation**
- **Education**
- **Vacation**

Call Fran for more details to get started and apply now!

### Mark Your Calendar!

Our 61st Annual Meeting is **March 12, 2025.**

The latest updates and news right from your leadership team.

Vote for our new leaders! Be sure to visit our website to enter your name for nomination.



**2025 Privacy Policy:** Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your information at [CBIFCU.org](http://CBIFCU.org) (on the home page in the bottom left corner) or we will mail you a free copy upon request if you call us at (800) 699-5417.



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

**Phone: 815-439-6676**  
**Fax: 815-439-5010**  
**www.cbifcu.org**

**1/1/2025**

## SAVINGS RATES

### Savings Products

Type	APR*	APY**	Dividends are Paid & Compounded
<b>Regular Share Account</b>	<b>0.20%</b>	0.20%	Monthly
Minimum balance to earn dividends \$50.00			
<b>IRA Share Account</b>	<b>0.40%</b>	0.40%	Monthly
No minimum balance to earn dividends			
<b>Share Draft Account</b>	<b>0.20%</b>	0.20%	Monthly
\$3,000 and over to earn dividend			
<b>Money Market Up to \$4,999</b>	<b>0.40%</b>	0.40%	Monthly
over \$5,000 to \$9,999	<b>0.60%</b>	0.60%	Monthly
over \$10,000 to \$24,999	<b>0.70%</b>	0.70%	Monthly
over \$25,000 to \$49,999	<b>0.80%</b>	0.80%	Monthly
over \$50,000 to \$99,999	<b>1.00%</b>	1.00%	Monthly
over \$100,000	<b>1.20%</b>	1.20%	Monthly
<b>Holiday Accounts</b>	<b>1.00%</b>	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
<b>6 Months</b>	<b>1.50%</b>	1.508%	Quarterly
<b>12 Months</b>	<b>1.50%</b>	1.508%	Quarterly
<b>24 Months</b>	<b>1.50%</b>	1.508%	Quarterly
<b>36 Months</b>	<b>1.60%</b>	1.609%	Quarterly
<b>48 Months</b>	<b>1.70%</b>	1.710%	Quarterly
<b>60 Months</b>	<b>1.80%</b>	1.812%	Quarterly
* Minimum Required Amount \$1,000			

### IRA Term Share Certificates

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

## RISK BASED LOAN RATES

### New Vehicle Loans (S1)

Terms	APR Rate As Low As	Based on \$1,000 Loan Amount
<b>3 Years</b>	<b>4.80%</b>	\$29.86 per month for 36 Months
<b>4 Years</b>	<b>5.00%</b>	\$23.02 per month for 48 Months
<b>5 Years</b>	<b>5.20%</b>	\$18.95 per month for 60 Months
<b>6 Years</b>	<b>5.40%</b>	\$16.28 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 (S2)

Terms	APR Rate As Low As	Based on \$1,000 Loan Amount
<b>2 Years</b>	<b>4.90%</b>	\$43.80 per month for 24 Months
<b>3 Years</b>	<b>5.10%</b>	\$30.00 per month for 36 Months
<b>4 Years</b>	<b>5.30%</b>	\$23.15 per month for 48 Months
<b>5 Years</b>	<b>5.50%</b>	\$19.09 per month for 60 Months
<b>6 Years</b>	<b>5.70%</b>	\$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
<b>Up to 10 Years</b>	<b>7.60%</b>	\$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
<b>2 Years</b>	<b>8.20%</b>	\$45.27 per month for 24 Months
<b>4 Years</b>	<b>8.60%</b>	\$24.67 per month for 48 Months
<b>5 Years</b>	<b>9.50%</b>	\$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*
<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 (S5) & Certificate Share Secured

Terms	APR Rate	Based on \$1,000 Loan Amount
<b>Up to 5 Years</b>	<b>3.50%</b>	\$18.19 per month for 60 Months
<b>Up to 5 Years</b>	<b>TSC Rate + 3.00%</b>	\$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
<b>1 Year</b>	<b>18.00%</b>	\$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](http://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.

