

Comforts of HOME**Let Us Help You With Your Home Financing
with Mortgage Rates so low!**

Is it time to refinance? You can lower your monthly payment, shorten your mortgage term, switch to a fixed rate or consolidate debt. We have a long time relationship with AnyHour Mortgage and we are ready to help you with your mortgage needs and ready to guide you through the refinancing process or new home purchase.

It only takes three easy steps to get started saving:

- Visit our Mortgage page on our website at www.cbifcu.org
- Calculate your savings with our calculators
- Apply online to start saving

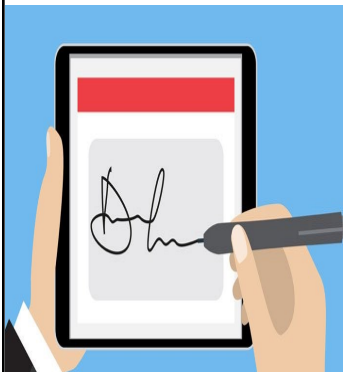


We invite you to make the switch and refinance your mortgage with us. No matter which loan option you choose, our experienced team will work with you every step of the way to not only help you take advantage of our currently low interest rates, but to also give you peace of mind. **Contract Fran at (815) 439-5012 or Colin Ungstad at AnyHour Mortgage (866) 392-2309 to get the process started.**

E-Signatures with CBI FCU and DocuSign

CBI FCU is excited to announce the launch of our new DocuSign service to be rolled out in the middle of October.

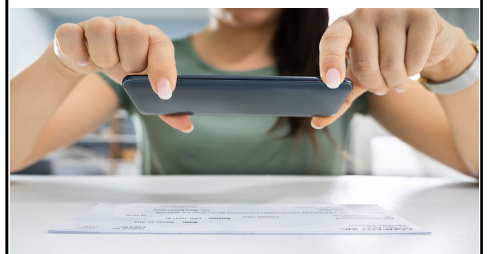
This value added FREE service allows members to access, review and electronically sign forms and loan documents from the convenience of your computer, tablet, or smart phone. Members require only an email address to be eligible for this service. Signatures are legally binding and DocuSign's multi-level authentication process keeps your information safe and secure; therefore, you don't need to worry about your personal information being accessed by anyone other than you and CBI FCU. This will allow our members to save a great deal of time. Whether you're at home, work, on-the-go, or even across the globe.



**Try DocuSign next time you have
a document to sign!**

**Remote Deposit -
Did you know we offer?**

You can deposit checks from wherever by using the **SPRIG** by CO-OP mobile app. Once you enroll, follow the prompts and deposit a check without visiting our branch (\$2,500 max).

**Main Number: (815) 439-6676****Toll Free: (800) 699-5417**www.cbifcu.org

The Road Ahead is Colorful.

Fall is a great time to buy a vehicle. As new models get to the dealerships, dealers will be more willing to negotiate on 2020 models. Call CBI FCU to get preapproved before you head to the dealership. We can save you thousands of dollars by reviewing their loan offers from dealerships and offer you better rates and options.

At CBI Federal Credit Union, we value your business and continued loyalty. To reward you for your membership, we are offering you exclusive **MEMBER LOYALTY RATE DISCOUNTS!** The Loyalty Rate Discounts are available for these types of loans: **Vehicles, Boats, Motorcycles and Signatures Loans.**

Whether you're looking to purchase a New or Used Vehicle or simply wanting to keep your dream car that's financed with another lender - ***WE can help!***

**You could be eligible up to
2.00% discount off your Rate!**



INSPIRING HOPE FOR
A GLOBAL COMMUNITY

Everyone deserves to have hope. At CBI FCU, we strive to be a source of hope to our community by making financial peace possible. Whether you're opening your first checking account or buying your first home, we're here to help you get there.

On October 15, we want to celebrate hope with you and credit unions across the nation and invite you to **Stop by our branch to pick up a small treat as our way to say thanks for helping us inspire hope!**

Update Your Contact Info

If you change your address, phone number, or email please contact us. It is important to make sure your contact information is current. Remember, it's extremely easy to make these changes through Virtual Branch.

VISA Gift Cards are Available!

This year you can avoid the stores and still give everyone exactly what they want...a CBI FCU Visa® Gift Card!. Safer than cash and easy to use. With a \$10 minimum and \$1,000 maximum, you can choose how much to give, and the VISA logo on the card will allow your recipients to spend their gift money at retail stores, by phone, online and are widely accepted in the United States.

We have many different selections to choose from. Visa Gift Cards may be purchased for a small fee of \$3.00 per card. To learn more visit our website.



Benefits of Money Market Account

Want a savings account with a great rate but need to maintain easy access to your funds? A money market account is the answer!

Money Market accounts have rates that offer higher returns on your deposits. But unlike some other savings account options, Money Market accounts offer easy access to your money if you need it.

For more details about our Money Market Account visit our website under Products/Accounts on our website or call us at (800) 699-5417.

FALL BUCKET LIST

Check off some fun activities for the family to do this fall.

- Carve Pumpkin
- Enjoy a Bonfire
- Go on a Hike
- Watch a Scary Movie
- Roast Pumpkin Seeds
- Read a Good Book
- Bake an Autumn Desert

COIN SHORTAGE?

With the current COVID-19 pandemic forcing many banks and businesses to close or cut hours an unexpected situation has occurred, a shortage of U.S. coins. You may have noticed many local establishments posting signs asking you for electronic payment or exact change. You probably assumed it was so cashiers wouldn't have to handle physical money, but it's mainly due to the fact they can't provide exact change back to you! Don't worry though, as the economy begins to slowly return to normal the Federal Reserve and U.S. Mint are taking action. They have increased coin production and have created an emergency task force.

As a consumer you can also help this crisis by cashing in the old piggy bank to get those coins flowing back into circulation.

2020 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 (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.

Shared Branching

With access to over 5,000 shared branches in all 50 states, CBI FCU participates in the CO-OP Shared Branching Network. This is when a credit union branch agrees to handle financial transactions for members of other participating credit unions, including every member of CBI FCU.

The CO-OP Shared Branching network lets you complete such transactions such as making a deposit, withdrawal funds, make a loan payment or transfer money.



Do the Math...

Your vehicle is one of the most expensive, yet fastest depreciating assets you own. We often don't realize just how fast our vehicles lose their value until we sell them or they are wrecked.

Don't get stuck with what your insurance company says your car is worth.

Our TotalRestart benefit helps protect you against this rapid depreciation and gives you an opportunity for a fresh start (restart) if you experience a total loss.

With TotalRestart you may be eligible for a credit when you return to us for financing of a replacement vehicle. This is an exclusive protection available when you finance your auto loan with CBI Federal Credit Union.

For more information about our TotalRestart benefit, contact our Loan Officer, Monique at (815) 439-6269.

***Once A Member
Always a Member***

WHAT IS A CHECK HOLD?

It's a delay of funds available to your account from a deposit of a check. There are certain factors that may lead to a hold being placed on your check deposit.

Some factors include:

- The amount of the check
- Where the check is drawn off
- Account history
- Balance of the account.

The reason holds are placed on checks is to protect both you and the credit union. Think of a check deposit as a loan. We deposit the check immediately and give you access to the funds. Due to the advanced risk of mobile deposits, all check deposits done in the Sprig App could require a hold. Check holds are placed by business days, as checks will only be processed Monday-Friday. In the event that there is a hold placed on your deposit, you will be notified by the credit union. In the beginning of 2021 a change to our check holds could be altered.

Don't Let Your Account Go Dormant!

That's why we want to remind you to keep your account active and avoid dormancy fees or the risk of losing your funds to the State of Illinois on October 31, 2020. The Revised Uniform Unclaimed Property Act has been in effect since January 1, 2018. Under this act, the presumptive period of abandonment for deposit accounts change from 5 years to 3 years. The State of Illinois Law requires that financial institutions track dormant accounts.

You can keep your account active by any of the following means:

1. Stop into a credit union office or call (815) 439-6676.
2. Make a transaction - deposit, withdrawal or transfer.
3. Sign and send a letter stating you are aware of the funds in your account and fax to Katye at (815) 439-5010.

2020 Holiday Savings Account Club

All Holiday Club funds will be distributed according to the instructions on file, Monday, November 2nd. However, note that automatic transfers won't stop being deposited after funds are disbursed. Deductions continue to help you save for the 2021 holiday season!

Don't participate in the Holiday Savings Club? Let us help - we can get you started very easy so you're not in a bind next year. Contact Katye at (815) 439-6676.



The credit union will be closed to commemorate the following holidays:

Thanksgiving Holiday - November 26 & 27, Christmas Holiday, December 24 & 25 and New Years Eve December 31.



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

Phone: 815-439-6676


Fax: 815-439-5010

www.cbifcu.org

10/1/2020

SAVINGS RATES

Savings Products

Type	APR*	APY**	Dividends are Paid & Compounded
Regular Share Account	0.05%	0.05%	Monthly
Minimum balance to earn dividends \$50.00			
IRA Share Account	0.20%	0.20%	Monthly
No minimum balance to earn dividends			
Share Draft Account	0.05%	0.05%	Monthly
\$3,000 and over to earn dividend			
Money Market Up to \$10K	0.15%	0.15%	Monthly
over \$10,000 to \$24,999	0.25%	0.25%	Monthly
over \$25,000	0.35%	0.35%	Monthly
Holiday Accounts	0.40%	0.40%	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
6 Months	0.30%	0.300%	Quarterly
12 Months	0.40%	0.401%	Quarterly
24 Months	0.50%	0.501%	Quarterly
36 Months	0.60%	0.601%	Quarterly
48 Months	0.70%	0.702%	Quarterly
60 Months	0.80%	0.802%	Quarterly
* Minimum Required Amount \$1,000			

IRA Term Share Certificates

Terms	APR*	APY**	Dividends are Paid & Compounded
6 Months	0.30%	0.300%	Monthly
12 Months	0.40%	0.401%	Monthly
24 Months	0.50%	0.501%	Monthly
36 Months	0.60%	0.602%	Monthly
48 Months	0.70%	0.702%	Monthly
60 Months	0.80%	0.803%	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	3.10%	\$29.13 per month for 36 Months
4 Years	3.30%	\$22.28 per month for 48 Months
5 Years	3.50%	\$18.20 per month for 60 Months
6 Years	3.70%	\$15.52 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
2 Years	3.20%	\$43.08 per month for 24 Months
3 Years	3.40%	\$29.27 per month for 36 Months
4 Years	3.60%	\$22.41 per month for 48 Months
5 Years	3.80%	\$18.34 per month for 60 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	5.10%	\$10.65 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	7.60%	\$45.00 per month for 24 Months
4 Years	8.00%	\$24.39 per month for 48 Months
*Maximum Loan Amount \$10,000		

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	3.00%	\$17.97 per month for 60 Months
Up to 5 Years	TSC Rate + 2.00%	\$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
1 Year	18.00%	\$91.40 per month for 12 Months
*Maximum Loan Amount \$1,500, Application Fee Applies		

Mortgage Loans

First Mortgages

*Currently 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.



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