

Summer is here!



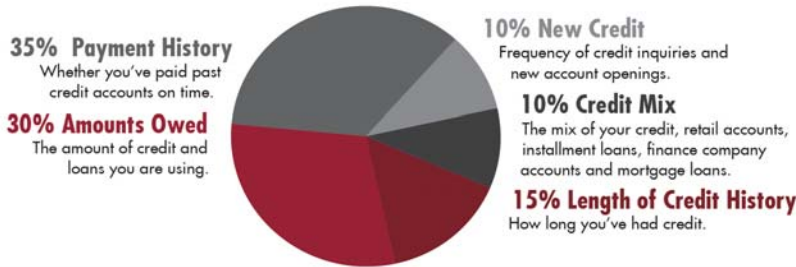
What Makes a FICO Credit Score?

Your FICO® Score is a key component of your financial wellbeing. It helps determine your ability to get a loan and what rate it will have. The higher the credit score, the better financing options and rates you have.

The FICO® Scores, which are in use today by the vast majority of lenders, fall within the 300-850 score range. This score range was introduced to establish an easy-to-understand, common frame of reference for lenders and consumers.

FICO® Scores are calculated from many different pieces of credit data in your credit report. This data is grouped into five categories as outlined below. The percentages in the chart reflect how each category factors into the calculations.

5 Main Factors Contribute To Your Overall FICO® Score



Three major credit reporting agencies—Experian, Equifax and Transunion—report your FICO® score to a lender. These scores can differ slightly based on the information reported to each of them by all of your creditors.



Loan Rate Discount up to an additional 1.00% off EXTENDED to July 31, 2019!

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
- Motorcycles
- Boats
- Signature Loans

Notice to ALL MEMBERS

CBI FCU Supervisory Committee is conducting a verification of all credit union accounts as of June 30, 2019. Please, compare the transactions and balances on your statement with your records. If there are any discrepancies on your account, please notify the committee at:

CBI Federal Credit Union
Supervisory Committee Chairman
P.O. Box 1129
Plainfield, IL 60544

Enjoy the Best on a VISA Balance Transfer - 4.99% APR** !

Do you have a high balance on a credit card?

Transfer your high-rate debt to your CBI FCU VISA Credit Card at 4.99% APR* for 18 months. Get out of debt sooner and enjoy all the perks of your credit union VISA credit card. **This offer is valid from June 1, 2019 - August 30, 2019.**

**Balance transfers completed after or between 6/1/2019– 8/31/2019 will receive 4.99% APR* for 18 months from date of transfer. After the promotional time frame expires, remaining balances will migrate to the standard APR applicable on your account. Contact Monique for complete details. *APR=Annual Percentage Rate



Main Number: (815) 439-6676
Toll Free: (800) 699-5417

www.cbifcu.org





Love your car, But HATE THE PAYMENT?

Think you're stuck with a high auto payment because you financed elsewhere? It's not too late to save money!

Whether you're looking for a new car or not, CBI Federal Credit Union can help you move your loan, lower your rate, drop your payment, and so much more. Why pay more when we can help you save?

Our Loan Officer is ready to work with you to make sure you're getting the best deal, and one that works for you!
Call Monique at (815) 439-6269.

Easy Ways to Go Green

CBI FCU makes it easy for you to go green! Help the planet and enjoy the convenience of easy access to your accounts.

eStatements – Sign up to receive eStatements instead of paper statements. eStatements are delivered securely through Online Banking.

Bill Pay – Save on checks, stamps and envelopes with Bill Pay. Just set up to pay your bills electronically from your computer or smartphone.

Email Services – Sign up to receive credit union notifications to your email. This will help us save on paper when we need to reach you with credit union correspondence, account alerts and more.

Remote Deposit through SPRIG – Deposit your checks without having to drive to a branch. Just endorse the check, put your account number on the back and remember to add "For Mobile Deposit Only." Then, take a picture of the front and back of your check with your smartphone from wherever you are and follow the instructions to complete your transaction.



GREAT RATES - We Finance fun! Financing for Boats, Motorcycles, ATV's, Campers & more!



Account Access is Never Far with Shared Branching

No matter what your travel plans are this summer, access to your accounts is never far away. As part of a national network of credit unions, we provide members easy access to their accounts, there are thousands of locations available where you can conduct transactions just as you would at a CBI FCU branch.

At each shared branch location, these services are available to members of CBI FCU. Just make sure you have your CBI FCU account number and photo ID, which are FREE:

- Deposit
- Withdrawals
- Transfer between accounts
- Loan Payments



Shared branching gives you easy access to your CBI FCU accounts when you travel, move or after our branch has closed with many locations offering extended hours. There is probably a shared branch close to your office or home.

- Log on to www.cbifcu.org from your pc or smartphone, click on Shared Branch and enter your zip code.
- Call (888) 748-3266

Negative Balances on Accounts

To all members: If your account goes into a negative for more than 30 days and you do not have any deposits coming in the account to pay for that negative balance, the account will automatically be accessed a \$2.00 fee per month.

Members must maintain \$25.00 in their share account at all time to remain a CBI FCU member.

**The credit union will be closed to commemorate the following holiday:
Labor Day, Monday September 2**

Mortgage Center: Stress-Free Home Buying

Make your offer stand out with a free pre-approval.

Start your homebuying journey today with a free pre-approval from our partner, AnyHour Mortgage. Getting pre-approved can put you ahead of the competition by showing sellers that you're financially able to make the purchase and allows you to act quickly when you've found the home of your dreams.

AnyHour
MORTGAGE



To begin your free pre-approval, speak with Colin Ungstad by calling (866) 392-2309 or visit <https://www.cbifcu.org/loans/mortgage-any-hour>



10 Things You Should Be Shredding

It is ever important to keep your personal information secure and to dispose of it properly. Even items that have been cut into multiple pieces and tossed into the garbage have been gathered and reassembled by other individuals. CBI Federal Credit Union is dedicated to helping you protect your identity and your privacy.

What document shredding should you do? An easy answer would be anything that has a signature, account number, social security number, or medical or legal information.

These are some items that should be shredded after they are no longer needed:

- Bank Statements or ATM receipts
- Cancelled and voided checks
- Credit Reports
- Documents relating to investments
- Expired passports and visas
- Employee pay stubs
- Medical and dental records
- Pre-approved credit card offers
- Travel records
- Utility Bills (telephone, gas, electric, water, cable TV, Internet)

Five Ways to Avoid Credit Card Fraud:

Keep your credit cards safe. Store your cards in a secure wallet or purse. After making a purchase, immediately return your card to that place.

Don't allow websites to "remember" your credit card number. Only let secure payment portals, like Google-pay and PayPal, remember your card number. An even better practice is to never check the "remember card number" box for any site or portal.

Be wary when shopping online. Before using your credit card online, verify the site's security and that the URL is authentic— there's an "s" after the "http" in the web address, and a lock icon as well.

Report any lost or stolen cards immediately. The sooner you report a missing card, the less liability you'll have for fraudulent charges made with your card. Please contact Monique at (815) 439-6269 during regular business hours.

Review your monthly bill. Always look through your monthly statement to check for suspicious activity.

Save for Emergencies



Why should you start saving for emergencies?

Maintaining an emergency savings account may be the most important difference between those who manage to stay afloat and those who sink in debt. It also gives you peace of mind knowing that you can afford to pay unexpected expenses. Keeping \$250 to \$500 of savings for emergencies can allow you to easily meet unexpected financial challenges such as repairing the brakes on your car or replacing a broken window in your house.

How should you build your emergency savings?

The easiest and most effective way to save is automatically. This is how millions of Americans save. Your Credit Union can help you set up automatic savings by transferring a fixed amount from your checking account to a savings account. Talk to us and start saving today!

Open Your Money Market Savings Account Today Let your money work for you!

With a Money Market Account, you can earn more while you save! Your Money Market account earns a higher interest rate than your regular savings when your balance is more than \$25,000 - it pays to save. Your Money Market account is also flexible, so you can access funds when you need them. This account has tiered interest rates which offer higher rates for higher balances.

2019 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.



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

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

07/1/19

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 | 0.20% | 0.20% | 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 \$10K | 0.20% | 0.20% | Monthly |
| over \$10,000 to \$24,999 | 0.40% | 0.40% | Monthly |
| over \$25,000 | 0.50% | 0.50% | Monthly |
| Holiday Accounts | 0.45% | 0.45% | 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 | 1.00% | 1.003% | Quarterly |
| 12 Months | 1.50% | 1.508% | Quarterly |
| 24 Months | 1.70% | 1.725% | Quarterly |
| 36 Months | 1.90% | 1.950% | Quarterly |
| 48 Months | 2.10% | 2.116% | Quarterly |
| 60 Months | 2.30% | 2.320% | Quarterly |

* Minimum Required Amount \$1,000

IRA Term Share Certificates

| Terms | APR* | APY** | Dividends are Paid & Compounded |
|-----------|-------|--------|---------------------------------|
| 6 Months | 1.00% | 1.004% | Monthly |
| 12 Months | 1.50% | 1.510% | Monthly |
| 24 Months | 1.70% | 1.727% | Monthly |
| 36 Months | 1.90% | 1.953% | Monthly |
| 48 Months | 2.10% | 2.120% | Monthly |
| 60 Months | 2.30% | 2.324% | 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 |
|---------|--------------------|---------------------------------|
| 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 (S2)

| 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 | 8.60% | \$45.51 per month for 24 Months |
| 4 Years | 9.00% | \$24.89 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 (S5) & 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 + 2.0% | \$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.