

**Are You Missing an OPPORTUNITY to SAVE BIG?**

**You know the home you want.  
We know how to get you there!**



With mortgage rates at a record low, people are scrambling to get in on the savings. There is a potential to save thousands over the life of your loan so now is the perfect time to take a look at your mortgage. If you have been considering refinancing you shouldn't wait on the sidelines, there is no guarantee that mortgages rates will drop much further or how long they will stay low.

It's a perfect time to get in that new house you have been considering!

**We've partnered with AnyHour Mortgage to service the loan to provide you with a number of financing options.**

We will be with you every step of the way! Go Online to our website to research your options and get a pre-approval.

Don't wait any longer for your dream house, this can be your reality sooner than you think. We'll help you find the right mortgage, with low rates and flexible terms to suit your lifestyle. We offer

- **Fixed Rate**
- **Variable Rate**



**Our team is ready to help you, contact Fran Parkison at (815) 439-5012 if you have any questions or Colin Ungstad at AnyHour Mortgage at (866) 392-2309 to get the process started.**



**CREATE SIMPLE JOYS** together

Keep your future bright and lighten your financial load while enjoying our summer transfer promotion rate.

**3.99%  
APR\* FOR  
14 MONTHS**

When you transfer an existing balance to our credit union credit card between June 1, 2020 and August 31, 2020

Balance transfers completed 6/1/2020 through 8/31/2020 will receive 3.99% APR\* for 14 months from date of transfer. After the promotional time frame expires, remaining balances will migrate to the standard APR applicable on your account. Contact the credit union for complete details. \*APR = Annual Percentage Rate

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

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

**www.cbifcu.org**

## Let Life Carry On...



There never seems to be enough time to get everything done. So instead of fitting a visit to our branch into your busy summer schedule, it makes sense to go online.

Early in the morning, late at night or over the weekend, the choice is yours when you access your account online. **The great thing about CBI FCU's Virtual Branch is that it lets you handle financial matters on your own time.**

- Check Balances, transfer funds between account and pay bills.
- Set up automatic transfers.
- Enjoy secure access to transaction history and eStatements.
- View pending transactions.

To get started visit our website to enroll or you can call (800) 699-5417 and ask for Katy.

## Double your Discount Loan Promotion starting now through August 31, 2020!

Your membership with CBI FCU has many benefits which entitles you to a discount on Loan Rates. **At this time, we are offering up to an additional 1.00% discount on New and Used Vehicle Loans.**

Call Monique for more details or visit our website to complete a Loan Application.

### Time for a Bigger Car?



### 2020 Important Changes to Our Funds Availability Policy

Please look out for more details on our website. An explanation of changes that is taking place with holds on checks.

**SPRIG by Co-Op** is a mobile banking app that is available for download. Create an account and start your mobile banking today include remote deposits!



### A Special Thank you to the Membership

It's July, and so far, 2020 has been unlike any year we can recall. During the past few months families, workplaces and communities have adapted in response to the Covid-19 global pandemic. Many of the necessary changes have been personally challenging and many have also led to serious financial uncertainties. Your friends at CBI FCU are here to assist you. And, like you, we are looking forward to each day and week that brings us all a little closer to normal.

We noticed that there was an increase in usage online and appreciate this so that we can continue to serve you in a safe, responsible way. We anticipate seeing you back in our office very soon. On behalf of the Board of Directors and myself your Manager, Michele Timpe, and the great staff that does all the behind the scenes work. THANK YOU and BE SAFE!



**Holiday Closing.**





## WHEREVER YOU GO – WE GO



If you have holiday travel plans, never fear, you can access your CBI FCU accounts wherever you go at a shared branch. Shared Branching is a nationwide network of over 5,000 credit union locations, who work together to give members access to their accounts.

**Remember, every Shared Branch location is different, so it's a good idea to call ahead before you visit to ensure you'll be able to complete your transactions.**



### What is a Dormant Account?

Dormant accounts are those that haven't had any deposits, withdrawals or activity for a long time.



**Do you have a Dormant (Inactive) account with us? If yes, then action by you is required!**

If you are receiving mailed or electronic statements from us, but you are not actively using your credit union services, then by law we must consider accounts with no activity for a 12 month period as inactive. If the inactive account status continues for 36 months or more, the account becomes dormant and the funds will be escheated or turned over to the State of Illinois as required by law.

**Note: If you think your account may be dormant, you can reactivate it by doing one of the following:**

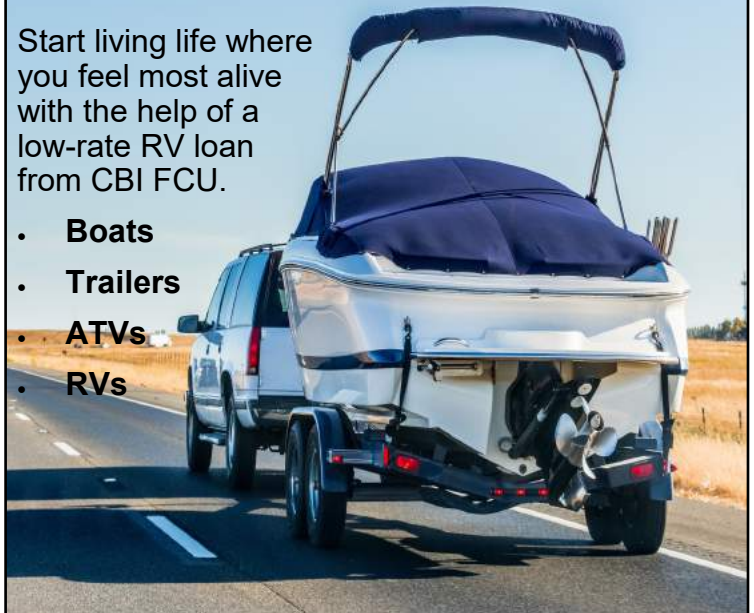
1. Make a deposit or withdrawal from your account.
2. Perform a Debit Card transaction.
3. Initiate an ACH (Automated Clearing House) transaction such as a direct deposit of your net pay, a social security payment or tax refund.
4. Call and give us notice of intent to keep the account open.

A dormant account fee may be assessed to your account during this period. If we receive notification that you would like to continue your membership with CBI FCU, we will note your account.

### Life is Short. Buy the Boat.

Start living life where you feel most alive with the help of a low-rate RV loan from CBI FCU.

- Boats
- Trailers
- ATVs
- RVs



### Your Child's First Savings Account.



There's no better way to help a child learn the value of saving money than to help them do it. And there is no better place to start than CBI Federal Credit Union. Small children grow up to be teenagers. Eventually, they will need a checking account. When they are ready for a checking account, we're here for them! Contact us today for more information about opening accounts for your children or grandchildren – it's the best gift you can give them!



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


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

**7/1/2020**

**SAVINGS RATES**

**Savings Products**

Type	APR*	APY**	Dividends are Paid & Compounded
<b>Regular Share Account</b>	0.10%	0.10%	Monthly
Minimum balance to earn dividends \$50.00			
<b>IRA Share Account</b>	0.20%	0.20%	Monthly
No minimum balance to earn dividends			
<b>Share Draft Account</b>	0.10%	0.10%	Monthly
\$3,000 and over to earn dividend			
<b>Money Market Up to \$10K</b>	0.20%	0.20%	Monthly
over \$10,000 to \$24,999	0.40%	0.40%	Monthly
over \$25,000	0.50%	0.50%	Monthly
<b>Holiday Accounts</b>	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	0.40%	0.400%	Quarterly
12 Months	0.50%	0.501%	Quarterly
24 Months	0.60%	0.601%	Quarterly
36 Months	0.70%	0.701%	Quarterly
48 Months	0.90%	0.903%	Quarterly
60 Months	1.10%	1.104%	Quarterly

\* Minimum Required Amount \$1,000

**IRA Term Share Certificates**

Terms	APR*	APY**	Dividends are Paid & Compounded
6 Months	0.40%	0.400%	Monthly
12 Months	0.50%	0.501%	Monthly
24 Months	0.60%	0.602%	Monthly
36 Months	0.70%	0.702%	Monthly
48 Months	0.90%	0.904%	Monthly
60 Months	1.10%	1.105%	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	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 (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 <a href="http://www.cbifcu.org">www.cbifcu.org</a> or by contacting Colin Ungstad at (866) 392-2309.



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