



**Give Savings a Boost  
Money Market Accounts are HERE!**

If you are looking to earn a higher yield to maximize your earning potential, but don't want to be locked in a set term with a Certificate, our NEW MONEY MARKET is for you! Balances over \$50,000 earn more than double our regular savings rate. You are limited to 6 transactions per month. This type of account is perfect for when you don't need immediate access to your funds, but may need to withdraw portions of it in the future. **You can start with as little as \$25.00.** **Start a solid savings plan and open an account today. It's that easy!**



**Credit Freezes?**

A new law lets you place free credit freezes and extended fraud alerts on your credit report. How is this helpful to you?

- Free credit freezes make it harder for identity thieves to open accounts in your name.
- You can now freeze credit files for children until they are old enough to use credit.
- Year-long fraud alerts require businesses to check with you before opening an account.

**For more information, visit [ftc.gov](http://ftc.gov).**

**Fall is Here!**

Fall is a GREAT time to pick up a deal on the previous year's **Recreational Vehicle** model.



Whether you are camping, boating or four wheeling, we have a loan just for you! Now is the time to buy your recreational vehicles and enjoy the fall months. **Take advantage of our rate as low as 4.30% up to 10 years.**

Call Monique at (815) 439-6269 for more details.

**Enroll in eStatements  
by October 31, 2018  
and be entered to  
win \$25.00**

**GO Paperless Sweepstakes!  
More Trees, Less Fees**

Did you know we offer e-Statements. Enjoy an easier, faster and more secure way to view, print or save up to 12 months of your account statement activity. You receive an e-mail alerting you when your statement is ready within the first 3 days of the next month.

**Here's how to get started:**

- Log into Virtual Branch
- Click on self service
- On eStatements
- Review disclosure and click "Agree"

**\*No purchase necessary. You will be automatically entered when you enroll in eStatements with a valid email address. Enrollments must be completed by midnight 10/31/18.**

**Before You SIGN**

2019 models are hitting the lots and whether you're looking for the latest and greatest or hoping to score a great deal on a 2018, come to your credit union first. We can get you pre-approved for your loan so you'll know exactly what you're working with and can speed up the car buying process. **Call Monique at (815) 439-6269 to get your pre-approval started.**



**Thank You to Our Volunteers**

Our board members, supervisory committee members and credit committee dedicate their time and knowledge to serving the members of CBI Federal Credit Union.



On behalf of the CBI FCU membership and staff; we would like to thank you for your dedication to the credit union movement and your commitment to CBI FCU and the members we serve.

**Lets put \$50.00 in your pocket, Refer-A-Loan**

**Refer your family members or co-workers and score yourself \$50.00 smackeroos when they finance a Loan with us.**

Plus they get a little something too, 1 month no payment once they join our family. Submit your referral(s) online or ask for a referral card next time you stop in. Check out our website for more details. [www.cbifcu.org](http://www.cbifcu.org)

Referrals must be 18 years or older. To qualify, a loan must be funded at CBI FCU for no less than \$2,000. Minimum credit score of 660.



**International Credit Union Day is Here!**

International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize the hard work and share member experiences. International Credit Union (ICU) Day® has been celebrated on the third Thursday of October since 1948.

The ultimate goal is to raise awareness about the tremendous work that credit unions are doing around the world and give members the opportunity to get more engaged.

The week of October 15, 2018, join your credit union family as we celebrate the 70th anniversary of ICU Day®! Visit us at our main office or at our satellite office during this time to receive FREE goodies. Limit 1 per member, while supplies last.

**CBI Federal Credit Union**

**"We are all about you ... not for profit"**

## Once a Member, Always a Member!

### Shop Safe Online

A safe and secure online shopping experience is possible by using safety precautions.



**Secure Website:** Make sure your online shopping is completed on a Web site that starts with https://. Sometimes the “s”, which shows the website is secure, does not appear until you are on the actual order page. You can also look for a closed padlock or an unbroken key at the bottom of the screen.

**Credit Card:** Make your online purchases with a credit card, not a debit card or a check. The credit card will protect you under the Federal Fair Credit Billing Act in case of questionable charges. A debit card does not offer the same protection. A check or debit card can also leave your account vulnerable. After making online purchases, monitor your credit card statement frequently and take care of any problems immediately.

**Know Who You are Buying From:** Make sure you either know or research the company you will use for the online purchase. Also look for a physical business address and a phone number on the website. This will give you contact information in case of problems or questions.

**If something just doesn't seem right, don't continue with the order.**



### Holiday Club!

Holiday Club funds will be disbursed on November 1, 2018 per the instructions you provided.

Didn't have a Holiday Club account this year? Call our office to open up one. It's a great way to save and not have to worry about your holiday gift giving. Call us if you have questions.

### 2018 Fall and Winter Holiday Closings

The holidays are almost upon us, which is hard to believe! We would like to take a moment to remind members to review our upcoming holiday schedule.

Thursday	November 22	Thanksgiving
Friday	November 23	Day after Thanksgiving
Monday	December 24	Christmas Eve
Tuesday	December 25	Christmas Day
2019		
Tuesday	January 1	New Years Day



### Mobile Deposit (Sprig) Requirements

Starting July 1, 2018, Federal Regulation (Federal Reserve Regulation C) requires that the checks you deposit using our Sprig app must include the restrictive endorsement on the back of the check. If these checks aren't endorsed properly they will be rejected.

**Endorsement Requirements must include:**

ENDORSE CHECK HERE  
 x John Sample  
 For mobile deposit only

DO NOT WRITE STAMP OR SIGN BELOW THIS LINE



- For "Mobile Deposit only to CBI Federal CU"
- Your account number
- Your signature

Important: Please use this endorsement every time you deposit a check. Should you have any questions, please contact us at (800) 699-5417.

### Lost or Stolen Cards?

To report your Debit or Credit Card lost or stolen, you can call our branch during regular business hours. If you need to report a card lost or stolen after hours:

**Debit: (800) 472-3272**

**Credit: (800) 453-4270**

### Coming 4th Quarter 2018!

We are always looking for ways to make doing business with us easier. CBI FCU is working towards going electronically on our forms with ESignature.

This value added free service allows members to electronically sign their loan and account related documentation from the comfort of your own home. With this type of service, documents can come to you anywhere you can receive email. Whether you are on a PC at work or your tablet at home or phone, you can sign quickly and easily. This will allow you to save a great deal of time traveling to and from a branch.

The secure DocuSign system allows members to bypass traditional paper-based methods of obtaining a signature on some of our documents. DocuSign is used by more than 65,000 customers around the world, this electronic signature service meets or exceeds national and international security standards and is trusted by banks, law firms and large enterprises around the world.



### Day Light Savings Time Reminder

Daylight savings time ends Sunday, November 2, 2018. Please remember to set your clocks back one hour before you go to bed Saturday Night.



## Direct Deposit

This is a great way to stash away some money for a rainy day or for any special purpose. This “out of sight, out of mind” approach to savings really does work. Not all employers offer this service to their employees but CB&I/McDermott does, so why not take advantage of it? In addition to being a painless way to save money, direct deposit is also a great way to keep your account from going dormant or preventing your account from being overdrawn.

Call us for more details, Katye can get you started today!



## Accounts for the Whole Family



### As a Member, Your Family is Eligible to Join!

From savings accounts, to the convenience of a checking account and mobile deposit, we offer the products and services you need and want from a financial institution.

Share the benefits of membership with your loved ones today!

## Shared Branching



CBI Federal Credit Union is part of the shared branching network called CO-OP Shared Branch that links thousands of credit unions nationwide.

The CO-OP shared branch network is a GREAT BENEFIT for members who travel often or don't live near our branch. Belonging to this network, you have access to your credit union at any time.

When visiting a CO-OP shared branch, you will need to provide:

1. Name of your credit union - CBI FCU
2. Your account number, photo id and the last four of your social security number.

The CO-OP Shared Branch location you visit will be linked to your account to conduct a deposit, a loan payment or a withdrawal.

To find a location near you, you can visit our website, <https://www.cbifcu.org/about/locations-hours>; scroll down to the map and in the locate box– enter your zip code, check the box “CO-OP shared branches”. If you need help, CALL US.

## DISCOVER SPRINT'S NETWORK RELIABILITY & CASH REWARDS

The BENefits of membership keep getting better! Right now, CBI Federal Credit Union members can enjoy the reliability of Sprint's network and a **\$100 CASH REWARD** for each new line you activate with Sprint®. Plus, get a **\$50** loyalty cash reward **every year** for each line.

### Reliability

You can also enjoy the reliability of Sprint's network, which now beats T-Mobile and performs within 1% of AT&T & Verizon\*.

### What you get:

- Members get a **\$100** cash reward for **EACH NEW** line you activate with Sprint\*
- Current Sprint Customers receive a **\$50** cash reward for **EACH LINE** transferred into Sprint Credit Union Member Cash Reward\*
- Plus, get a **\$50** loyalty cash reward **every year** for each line\*
- Credit union members are eligible for **25% off accessories** with the Sprint Credit Union Member Cash Rewards program.

### How you get it:

1. Become a Sprint customer and mention you're a Credit Union Member and belong to CBI Federal Credit Union
2. Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards).

Allow up to six to eight weeks to see rewards directly deposited into your credit union account.

**Sign up today to discover the cash BENefits you'll enjoy with Sprint Credit Union Member Cash Rewards!**



# \$100 CASH REWARD WITH EACH NEW LINE\*

Another BENefit of membership!

Visit [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint) to calculate your cash rewards.

\*Restrictions apply.



## CBI Federal Credit Union

“We are all about you ... not for profit”

3rd Quarter Fall 2018



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

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

**10/1/18**

**SAVINGS RATES**

**Savings Products**

Type	APR*	APY**	Dividends are Paid & Compounded
<b>Regular Share Account</b>	0.20%	0.20%	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>	0.20%	0.20%	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>	0.45%	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	1.20%	1.205%	Quarterly
24 Months	1.40%	1.407%	Quarterly
36 Months	1.60%	1.609%	Quarterly
48 Months	1.80%	1.812%	Quarterly
60 Months	2.00%	2.015%	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	1.20%	1.206%	Monthly
24 Months	1.40%	1.409%	Monthly
36 Months	1.60%	1.611%	Monthly
48 Months	1.80%	1.814%	Monthly
60 Months	2.00%	2.018%	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	2.50%	\$28.86 per month for 36 Months
4 Years	2.70%	\$22.01 per month for 48 Months
5 Years	2.90%	\$17.93 per month for 60 Months
6 Years	3.10%	\$15.24 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	2.60%	\$42.80 per month for 24 Months
3 Years	2.80%	\$28.99 per month for 36 Months
4 Years	3.00%	\$22.14 per month for 48 Months
5 Years	3.20%	\$18.06 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	4.30%	\$10.27 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	8.30%	\$45.31 per month for 24 Months
4 Years	8.70%	\$24.71 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 + 2.0%	\$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](http://www.cbifcu.org) or by contacting Colin Ungstad at (866) 392-2309.

