

FALL FOR A BETTER RATE
as low as 2.80% APR
for 60 MONTHS

Use this incredible 60-month rate when you finance your next vehicle.

Drive away with a vehicle loan rate as low as 2.80% APR for 60 months on a used or refinanced vehicle. Lower rates with shorter terms are also available. We can beat other lenders' rates by at least a quarter percent. Ask us how!

A great rate and longer term can mean a better car with lower payments. What are you waiting for? Call Monique for any questions you might have at (815) 439-6269.

Did You Know?

The funds in your account could be sent to the Unclaimed Property Department of your residential state if no activity can be found on your account within the last three years? (Dividends do not qualify as activity on your account)

It's YOUR Money, Make Certain YOU Keep It!

You can prevent your account from being closed and all available funds sent to your residential state by reactivating your account with one of the following actions:

- Make a deposit or withdrawal (in any amount) to/from your account either by mail or by one of our electronic transfer options.
- Call in annually to let us know you are aware of your accounts.

Important to remember: Always keep your address and phone numbers current with us; we will attempt to contact you before the deadline. **Call Katye at (815) 439-6676 to check the status of your account.**

Holiday Gift Cards Available in November 2019!

Need a gift for the person who has everything? Holiday gift giving has never been easier than giving a Visa Gift Card! The gift cards are available in amounts from \$10 to \$1,000 and are widely accepted in the United States.



Stop in our branch to purchase with check or withdrawal from your CBI FCU account.

Banking at your Fingertips
Stay Connected With Your Money

CBI Federal Credit Union has the tools to manage your accounts at any time from any place! With our Virtual Branch site and CO-OP by Sprig mobile app you can perform most transactions you would typically do at a branch from the palm of your hand. Convenient banking that follows your schedule.

Our partnership with CO-OP gives you a **Mobile App** option. With Sprig by CO-OP you can:



- **Remote deposit**– Take a picture of your check and deposit it automatically
- **Person to Person Payments (P2P)**- You only need their e-mail or mobile number.

Start Banking on Your Time!

CBIFCU.ORG can help you find one of the 10,000 ATMs to access your cash. We know convenience matters and we are happy to offer you even more ways to access your information! To start accessing your account, visit our website at www.cbifcu.org and enroll for Virtual Branch to get started.

2019 MEMBERSHIP SURVEY RESULTS!

Thank you everyone who participated. This helps us better serve you today and in the future! Congratulations to the first 5 people who responded Lauren K, Dennis C, Kathie J, Corey P and Wilfred D whom all received a \$10.00 gift card. Congratulations to Jose R who was the Grand Prize winner of a \$100.00 VISA Gift Card!

Main Number: (815) 439-6676

Toll Free: (800) 699-5417

www.cbifcu.org

Mortgage Rates Dropped Again!



AnyHour
MORTGAGE

As the economy continues its upward swing, mortgage rates took an unexpected turn in your favor in recent months. Rates have declined and remain low – making now a great opportunity to refinance your existing mortgage or purchase a new home.

When to Refinance?

A general rule of thumb is that if current rates are between 0.75% to 1% lower than your current rate, it's worth considering refinancing your 1st mortgage. While 1% may seem minimal, over the life of a long-term home loan, it could mean saving thousands in interest.

Reinvest Your Savings!

Put the monthly savings you generate by refinancing towards another goal. Retirement, higher education, paying off additional debt – it's completely up to you.

Give Fran a call to start the saving process or if you have any questions about your Home Loan she can help answer those and get you on the right track (815) 439-5012.

Say 'hello' to the Sprint Credit Union Member Discount!

This new exclusive cash rewards offer is our best one ever! Now, as a CBI FCU member, you can earn **\$100 in cash rewards** for each new line activated with Sprint.

Ways you can save:

- **\$100** cash reward for **every new line** activated with Sprint (up to 2 lines).
- **\$100** annual loyalty cash reward for each line activated or transferred into Sprint Credit Union Member Cash Rewards.
- **25% off accessories** in Sprint stores.
- Plus, lines 3, 4 and 5 are **FREE!**

Three ways to get your discount:

1. **Become a Spring customer and mention you're a CBI FCU member.**
2. **Register at LoveMyCreditUnion.org/SprintRewards.**
3. **Visit our website at www.cbifcu.org/resources/love-my-credit-union-rewards.**



Holiday is right around the corner!

Giving the **GIFT OF CASH** this year? Holiday money envelopes will be available in November at our branches.



ITEMS OF INTEREST—COIN COUNTING MACHINE!

You'll love that we have a coin counting machine in our branch! If you have any change we're able to take that off your hands. **Coin counting is another FREE service offered to our members.**

Reminder: Access your CBI FCU Account at More than 5,000 Shared Branch Locations

You've packed your bags, your car is ready to roll (perhaps with an auto loan from CBI FCU), your job knows you'll be gone for a week and you're ready to get your holidays underway. But what happens if your travels take you away from a CBI FCU location?

Because CBI FCU participates in the CO-OP Shared Branching network, our members can perform financial transactions at more than 5,000 other participating credit union locations across the country. You can make deposits, withdrawals or even transfer funds. Visit <https://www.cbifcu.org/about/locations-hours> to find the nearest Shared Branch location and surcharge-free ATM, and rest assured you're never too far from a branch or shared branch to assist you!

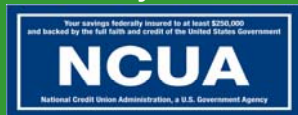


The credit union will be closed to commemorate the following holidays:

Thanksgiving, Thursday and Friday, November 28 & 29
Christmas Holiday, Wednesday – Friday, December 25 - 27

Great Rates! EARN THE MOST on your Share Certificate. Don't Miss Out.

Insured by the NCUA



1.00% APY
6-MONTH

1.50% APY
12-MONTH

1.70% APY
24-MONTH

2.30% APY
60-MONTH

International Credit Union Day



**Local Service.
Global Reach.**

On October 17, credit union members around the world will celebrate International Credit Union Day®, an annual event to commemorate the credit union movement's impact and achievements. This year marks the 71st anniversary.

This year's theme is "Local Service. Global Reach." It speaks to how each credit union serves a local community—and it is because of that local service in communities across the world that we have a global credit union movement that's now 260 million members strong. CBI Federal Credit Union joins in the celebration of the not-for-profit cooperative spirit that all credit unions share.

Join us October 16 to join with 56,000 credit unions around the world in celebration of International Credit Union (ICU) Day®.

Our Credit Union opened its doors in 1963 with the vision to serve you—our members. Since then, our goal has always been the same: to meet your financial needs and to provide you with opportunities that enable you and your family to succeed. We're proud to say, after 55 years, the goal of this Credit Union remains the same as when we were chartered – to improve and expand Credit Union service to our members.

Please join us beginning October 14, 2019 to celebrate ICU week. Fun fall refreshments will be available in our two branches while supplies last.

BILLPAY

If you are a CBI FCU Virtual Branch member – have you enrolled in BillPay? You are able to pay all your bills on one website instead of signing in and out of multiple websites. Once logged in, you designate all the bills you wish to pay, the amount & the date you want them paid—and the funds come out of your checking account on that date, not before! You no longer need to write out checks for bills or save passwords to multiple accounts to pay your bills! It saves time & you can keep track of all your bills paid on one website. Simply click on **"Bill Payment"** - **"Merchant Account"** then click on **"Add Merchant"** to get started.

If you do not have the Bill Pay option as a heading in your Virtual Branch, send an email to Katye to request this free service to be turned on.

**Contact Katye for more details at
Katye@cbifcu.org or (815) 439-6676**



Holiday Club Accounts



If you contributed to a Holiday Club account this year, funds will be transferred to your designated account and checks will be mailed on November 1st. If you have any questions contact Katye at (815)439-6676.

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

10/1/19

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 (\$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	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 (\$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 or by contacting Colin Ungstad at (866) 392-2309.



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