



Fall Into Savings with an Auto Loan!

Whether you're going to order your 2023 model, shop for a new or pre-owned vehicle, or look to refinance your current auto loan from another lender, trust CBI FCU to give your savings a boost. This is the time to save big during our auto loan sale with a rate as low as **3.90% APR* on a used auto for 60 months!**

Remember, we can provide you with a pre-approval for the amount you are considering to get you into that dream car or an upgraded family vehicle. Apply now by visiting our website to start the pre-approval process, and complete with your e-signature, click finish and our loan officer will be contacting you.

TAKE ADVANTAGE OF THESE SAVINGS TODAY!

*APR = Annual percentage rate available for new, pre-owned or refinanced auto loans from another lender. Offer doesn't apply to loans already financed at CBI FCU. See credit union for complete details. Rates and terms based on credit qualifications and subject to credit approval.

CBI FCU "MOBILE APP" Our Journey Forward, Coming in November

Your credit union is always busy working behind the scenes to better serve you. The credit union is dedicated to offering financial products and services that fit your needs. We are going mobile! With just a few taps on your mobile device, you can access your accounts 24/7, anytime, anywhere.



It seems like most everyday things can be accomplished using just a smartphone. Why should banking be any different? With CBI's mobile app, you have access to our services to make your life easier.

With our app, you will be able to:

- ⇒ Check balances
- ⇒ Pay Bills
- ⇒ Transfer funds between your CBI Accounts
- ⇒ Make payments to your loan
- ⇒ Deposit Checks with Mobile Deposit

We Finance
FUN!





It's closer than you think!

As a CBI Federal Credit Union member, you have access to over 5,000 shared branch credit locations nationwide. Search for a participating branch near you.



TEXT

Text a Zip Code to "91989" to find nearby ATM and Shared Branch Locations



CALL

Call (888) 748-3266 to find a location by telephone.



LIVE HELP

Available to CO-OP Shared Branch members. Call (888) 837-6500 for live personal assistance.



TRAVELING WITH YOUR CBI FCU CREDIT/ DEBIT CARD?

When traveling even if its in the U.S.A., please notify us of your travel plans at least one business day prior to leaving. All international transactions could be blocked unless you inform us ahead of time.

Advance notification will help ensure that legitimate purchases are approved.

Member Appreciation Week October 17- 21

Join us in celebrating International Credit Union Day which is officially on October 20. This special occasion gives credit unions an opportunity to remember their proud history, while promoting, understanding and support for the credit union difference. We will join over 56,000 credit unions in 118 countries with more than 375 million members in this celebration.

Why do hundreds of millions of people worldwide choose credit unions? Because credit unions have a "people-first" philosophy that impels them to constantly improve the lives of their members and communities. Looking at all the choices available in the financial services industry, the credit union difference is clear: no matter where you are, credit unions are 100% focused on meeting and exceeding members' financial services needs. We provide a loan to help a member make their home more energy efficient, give financial counseling to a member who was struggling through a difficult time, or simply offering a better deal on a used car loan.

Every day is about making a difference for credit union members. CBI FCU is where you know your money will be safe and great service is guaranteed! As part of the celebration, be sure to stop by the credit union

We thank you for your membership and look forward to a bright future!



TAKE ADVANTAGE OF OUR FALL LOAN SPECIAL

**\$10,000 FOR 48 MONTHS
RATES AS LOW AS 8.10% APR***

*APR =Annual percentage rate effective 10/1/22 subject to change. Rates and terms based on credit qualifications and subject to credit approval. Offer doesn't apply to loans already financed at CBI FCU. See credit union for complete details.

Your Possibilities are Through the Roof with a Home Equity Loan!

Increasing home values mean more funds available to you.

Fall is the perfect time to start your home improvement projects before the winter season begins. Whether you're repairing a roof, have college expenses to pay, or maybe you're dreaming of taking a family beach vacation you've always dreamed of, whatever your reason may be, your wants and needs can become a reality thanks to CBI FCU's Home Equity Loan!

Your home's value is used as security to get the cash you need at a better rate than a personal loan or credit card. Choose our Home Equity Loan to receive funds in one lump sum. **Apply Now!**



2022 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.

How to Create (and Stick to) a Holiday Budget

It happens to people every year. The holidays come and the money goes. For many, holiday spending slowly piles up over time. It's very common to accidentally overspend this time of year.

But this year will be different! Follow these tips to create and stick to a holiday budget



- **Create a Budget & Shopping List** - Make a list and decide how much you can afford to spend this year. Allocate who you need to buy for and how much you want to spend on each person. Don't forget to take it along on shopping outings!
- **Use Cash Instead of Cards** - Pay with cash rather than a credit card. Holiday expenses can add up quickly - and paying with cash makes it much easier to visibly track your expenses, while a card is easy to swipe time after time.
- **Shop Online** - Do your shopping online and take advantage of exclusive discounts and sales. Don't forget to factor in shipping costs, but also recognize you're saving yourself time and gas money by shopping from home.
- **Gift Exchange Plan** - Consider a secret Santa exchange, where you put names in a hat, with each person drawing one to determine who they buy their gift for. For big families, this can mean big savings!
- **DIY Gifts** Make your gifts. From cooking to craft-making, making your own gifts is considerate and affordable. If you're not creative, offer your time for anything ranging from babysitting to helping with home repairs.
- **Make Travel Plans in Advance** Book travel plans in advance as tickets by plane, train, or bus typically tend to increase during the holiday season. If you know you'll be traveling, keep an eye out for deals and discounts.
- **Plan Ahead for Next Year** Buy holiday supplies early including wrapping paper, holiday cards, and decorations. Right after the holidays have ended, in particular, is a prime time to find these items at their cheapest prices.
- **Start Saving Early** Start a holiday fund starting in January each year. It never hurts to start stocking away a little extra money throughout the year to ensure you won't go over budget in your holiday spending.

DORMANT ACCOUNT REMINDER

Please be sure to keep your account active by initiating at least one transaction per year. Accounts are considered dormant when no activity has taken place after one year. By law, our credit union is required to transfer (escheat) funds from inactive accounts to the IL State Treasury after three years of inactivity. For this reason, we want to keep all member accounts active. Contact the credit union to ensure that your account remains active.



ATTENTION: Holiday Club Accountholders It's that Time Again!

If you are a Holiday Club accountholder, the day you've been saving for is only a few weeks away. Your accumulated savings and dividends will be transferred or disbursed on November 1, 2022, just in time for holiday shopping.

Did you forget to plan ahead?

These accounts are designed to help you plan ahead for the holidays. You already know you'll be shopping for all your friends and family, so why not get a head start on saving up? Partner a Holiday Club account with payroll deduction to automatically save money for the holiday shopping every time

Even the toughest critics know **VISA Gift Cards** make the purrfect holiday surprise for anyone, and everyone, on your list!

Shopping for the friend or loved one who already has everything? Out of new ideas? Short on time? The perfect holiday gift is waiting right here at CBI FCU. Pick up a CBI FCU Visa® Gift Card for that special someone, or extraordinary everyone on your list, right at our branch.

Cards can be used anywhere Visa® is accepted. Plus, they're safer than carrying cash. Cards can be activated and managed online, 24/7 at CUMoney.com. Gift Cards are available for purchases in any amount ranging from \$10 - \$1000.

Your credit Union will be close in observance of following holidays:

Thanksgiving: Thursday, November 24 and Friday, November 25.

Christmas: Friday, December 23 and Monday, December 26.





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


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

10/1/2022

SAVINGS RATES

Savings Products

Type	APR*	APY**	Dividends are Paid & Compounded
Regular Share Account	0.06%	0.06%	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	0.06%	0.06%	Monthly
\$3,000 and over to earn dividend			
Money Market Up to \$10K	0.10%	0.10%	Monthly
over \$10,000 to \$24,999	0.15%	0.15%	Monthly
over \$25,000	0.20%	0.20%	Monthly
Holiday Accounts	0.20%	0.20%	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%	0.401%	Quarterly
12 Months	0.50%	0.501%	Quarterly
24 Months	0.60%	0.601%	Quarterly
36 Months	0.70%	0.702%	Quarterly
48 Months	0.80%	0.802%	Quarterly
60 Months	0.90%	0.903%	Quarterly

* Minimum Required Amount \$1,000

IRA Term Share Certificates

Terms	APR*	APY**	Dividends are Paid & Compounded
6 Months	0.40%	0.401%	Monthly
12 Months	0.50%	0.501%	Monthly
24 Months	0.60%	0.602%	Monthly
36 Months	0.70%	0.702%	Monthly
48 Months	0.80%	0.803%	Monthly
60 Months	0.90%	0.904%	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	3.20%	\$29.16 per month for 36 Months
4 Years	3.40%	\$22.31 per month for 48 Months
5 Years	3.60%	\$18.23 per month for 60 Months
6 Years	3.80%	\$15.55 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	3.30%	\$43.10 per month for 24 Months
3 Years	3.50%	\$29.29 per month for 36 Months
4 Years	3.70%	\$22.44 per month for 48 Months
5 Years	3.90%	\$18.37 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	5.40%	\$10.80 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	7.70%	\$45.05 per month for 24 Months
4 Years	8.10%	\$24.44 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 + 2.00%	\$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 & Home Equity Loans (Fixed)	
First Mortgage: 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.	
Home Equity Loan amount up to \$100,000 for a maximum term of 15 years based on 80% property value.	



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