



Difference between **DEBIT** or **CREDIT**?

It's time to pay for your purchases, so you tell the cashier you're paying with your CBI Visa cuCheck card (DEBIT card). They might ask you "Debit or Credit?"



No matter how you respond—Debit or Credit, the purchase will deduct from your CHECKING account. In other words, if you say "credit", the purchase will NOT get billed to a credit card.

**What is the difference?**

**DEBIT:** If you say "debit", the transaction is processed through the ATM network and you must use a person identification number (PIN).

**CREDIT:** If you say "credit", the transaction is processed through the VISA network and typically could require your signature.

Per our fee schedule you get four (4) FREE PIN based transactions a month, after that there will be a \$1.00 fee per transaction. For security reasons also, you should be using your debit card for CREDIT not debit. Use your PIN number at the ATM.

Say **CREDIT** or **SIGN** and save FEES where **PIN** could mean you pay a fee after so many transactions.

**CBI FCU Mobile App**



Want to check your balances?  
Have to deposit a check, but you're not close to our branch?

Whether you're at home, work, school, or across the globe, you can manage your accounts from anywhere with the CBI FCU Mobile App!

**Remote Check Deposit Reminder"**

When depositing checks into your CBI FCU account, there are key **requirements** to accept your deposits:

- Front of check completely filled out.
- Member signature on back of check
- Back endorsement: **For Mobile Deposit Only**

**Remote Deposit can take up to 48 hours to post to your account.**



**Fall In Love  
With Our  
Auto Rates**

New Auto

Up to 72 months as low as 5.10% APR\*

Used Auto

Up to 72 months as low as 5.40% APR\*



Main Number: (815) 439-6676

Toll Free: (800) 699-5417

www.cbifcu.org





## ATTENTION: Holiday Club Accounts!

If you are a Holiday Club account holder, 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, 2023, just in time for holiday shopping.

There's room for everyone on the nice list—visit our office or call to learn more about how you can open a Holiday Club account for 2024!

## INTERNATIONAL CREDIT UNION DAY

The 75th Anniversary of International Credit Union (ICU) Day® will be celebrated the week of October 16, 2023.

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 hard work, and share member experiences. CBI FCU is honored to be a part of this proud tradition. We invite both members and nonmembers to visit the credit union. We will celebrate with cookies and treats.



We know you could go anywhere when it comes to choosing a financial institution, and we appreciate your commitment to the credit union. The Board of Directors and Staff would like to take a moment to thank you – our valued members – for choosing CBI FCU.

We look forward to continuing to provide you with exceptional member service – throughout 2023 and beyond!



## Address Changed? Let Us Know..

It's important to let us know as soon as possible when you have a new address.

While you may have a forwarding request in place, the U.S. Postal Service will return all mail marked "return service requested." Important documents such as new/replacement cards, account notifications, and statements generally use this language to prevent misdirected mail.

The best way to make sure you get your mail in a timely way is to notify anyone who sends you mail, as soon as you have your new address. If you receive mail with a yellow forwarding sticker, take a moment to reach out to the sender and update your address.

## Home Equity

your home but not the budget? A home equity loan can help you bring that vision into reality. Whether it's remodeling, adding an addition, or debt consolidation – with a home equity loan from CBI FCU, you can do it all. Low interest rates and flexible terms make it easy to obtain the funds you want. Stop dreaming about what could be and make it happen with a home equity loan. **Call 815-439-5012 to speak with Fran to discuss your options.**



Fall is a good time for home projects. Do you have a vision for

**Your credit Union will be close in observance of following holidays:**  
 Thanksgiving: Thursday, November 23 and Friday, November 24.  
 Christmas: Monday, December 25 and Tuesday, December 26.





**CBI Federal Credit Union**  
**Schedule of Fees**  
 Last Updated: May 2022

**Service Fees**

Temporary Checks- four per page	\$ 1.00
Teller Checks, three (3) free monthly, then	\$ 1.00
Photocopy of Share Draft or Substitute Check (IRD)	\$ 3.00
Withdrawal Holiday Club Account before November 1 (each)	\$10.00
New Account Opened for less than 90 days	\$10.00
Paid NSF Item (overdrawn act brought positive- no staff contact	\$ 5.00
Paid NSF Item (overdrawn act needs staff phone call to member	\$20.00
Returned NSF Item (overdrawn electronically or by check)	\$30.00
Stop Payment Request	\$20.00
Returned Deposited Checks for any reason	\$25.00
CU Initiated ACH Return	\$25.00
Same Day ACH	\$10.00
Online Bill Pay- Same Day ACH	\$10.00
Online Bill Pay-Overnight Delivery	\$25.00 each
Repetitive ACH Originations Requests- five (5) per month, then	\$ 5.00
Statement Printout per page	\$ 1.00
Unclaimed Property fee – charged after 3 years of inactivity	\$25.00
Account Reconciliation (minimum one hour)	\$10.00 per hour
Return Mail/Correction Notice	\$ 5.00 monthly
Outgoing Overnight Requested Delivery (standard)	\$35.00
Visits to any CU Service Center, four (4) free monthly, then	\$ 5.00 each
Negative Shares- (for less than \$25.00 in shares)	\$ 2.00 monthly

**Wire Transfers**

Outgoing Domestic USA Wire Transfer	\$35.00
Outgoing International Wire Transfer	\$50.00

**CuCheck Card (Debit) Services**

CuCheck Card - PIN-based Withdrawals, four (4) free monthly	\$ 1.00
CuCheck Card - PIN-based Deposits, two (2) free monthly, then	\$ 1.00
Card Replacement Fee, first card fee, additional lost card	\$10.00 each

**Loan Product Fee**

IAL up to \$500 Loan Application	\$35.00
IAL over \$501- \$1,500 Loan Application	\$50.00
Skip-A-Pay for Loan Payment	\$25.00
Formal Request for Loan Pay-Off Letter	\$30.00
Formal Request for Signed Letter of Subordination	\$30.00

**VISA Card Services**

VISA Return Check Fee	\$25.00
VISA Gift Card	\$ 3.00
VISA Late Fee (Classic or Platinum)	\$10.00
VISA Telephone Payment- expedited by a VISA Rep	\$ 5.00
VISA International Currency Conversion Fee	up to 1%

**FREE SERVICES**

<ul style="list-style-type: none"> <li>• Coin Counter</li> <li>• Notary Public Service</li> <li>• Starter Checks</li> <li>• Direct Deposit/Payroll Deduction</li> <li>• ACH Origination</li> </ul>	<ul style="list-style-type: none"> <li>• Virtual Branch</li> <li>• Mobile App</li> <li>• Mobile Deposit</li> <li>• Online Bill Pay Service</li> <li>• Audio Response</li> </ul>	<ul style="list-style-type: none"> <li>• eStatements</li> <li>• PIN Re-issue</li> <li>• Incoming Wire - Domestic &amp; International</li> </ul>
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**Transaction Limitations:** CuCheck cards (Debit) are subject to a cash withdrawal limit of \$400 daily. Purchases up to \$2,000 daily.

**In compliance with Federal Banking Regulation D (savings only)** you may make up to six transfers or withdrawals by means of a preauthorized, automatic, electronic or telephonic transfer to another account of yours or to a third party or by check, debit card or similar order to a third party during any calendar month. If you exceed the transfer limitations set forth above, your request may not be allowed and your account may be subject to a fee.

**Fees are subject to change.** For updates call us at (815) 439-6676 or visit [cbifcu.org](http://cbifcu.org) or write to us at: CBI Federal Credit Union, 13717 S. Route 30, Unit 157, Plainfield, IL 60544



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


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

**10/1/2023**

**SAVINGS RATES**

**Savings Products**

Type	APR*	APY**	Dividends are Paid & Compounded
<b>Regular Share Account</b>	<b>0.15%</b>	0.15%	Monthly
Minimum balance to earn dividends \$50.00			
<b>IRA Share Account</b>	<b>0.30%</b>	0.30%	Monthly
No minimum balance to earn dividends			
<b>Share Draft Account</b>	<b>0.10%</b>	0.10%	Monthly
\$3,000 and over to earn dividend			
<b>Money Market Up to \$10K</b>	<b>0.30%</b>	0.30%	Monthly
over \$10,000 to \$24,999	<b>0.50%</b>	0.50%	Monthly
over \$25,000	<b>0.70%</b>	0.70%	Monthly
<b>Holiday Accounts</b>	<b>0.20%</b>	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
<b>6 Months</b>	<b>1.20%</b>	1.205%	Quarterly
<b>12 Months</b>	<b>1.30%</b>	1.306%	Quarterly
<b>24 Months</b>	<b>1.40%</b>	1.407%	Quarterly
<b>36 Months</b>	<b>1.50%</b>	1.508%	Quarterly
<b>48 Months</b>	<b>1.60%</b>	1.609%	Quarterly
<b>60 Months</b>	<b>1.70%</b>	1.710%	Quarterly

\* Minimum Required Amount \$1,000

**IRA Term Share Certificates**

Terms	APR*	APY**	Dividends are Paid & Compounded
<b>6 Months</b>	<b>1.20%</b>	1.206%	Monthly
<b>12 Months</b>	<b>1.30%</b>	1.307%	Monthly
<b>24 Months</b>	<b>1.40%</b>	1.409%	Monthly
<b>36 Months</b>	<b>1.50%</b>	1.510%	Monthly
<b>48 Months</b>	<b>1.60%</b>	1.611%	Monthly
<b>60 Months</b>	<b>1.70%</b>	1.713%	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
<b>3 Years</b>	<b>4.50%</b>	\$29.75 per month for 36 Months
<b>4 Years</b>	<b>4.70%</b>	\$22.90 per month for 48 Months
<b>5 Years</b>	<b>4.90%</b>	\$18.83 per month for 60 Months
<b>6 Years</b>	<b>5.10%</b>	\$16.16 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
<b>2 Years</b>	<b>4.60%</b>	\$43.70 per month for 24 Months
<b>3 Years</b>	<b>4.80%</b>	\$29.89 per month for 36 Months
<b>4 Years</b>	<b>5.00%</b>	\$23.03 per month for 48 Months
<b>5 Years</b>	<b>5.20%</b>	\$18.97 per month for 60 Months
<b>6 Years</b>	<b>5.40%</b>	\$16.30 per month for 72 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
<b>Up to 10 Years</b>	<b>7.30%</b>	\$11.77 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
<b>2 Years</b>	<b>8.20%</b>	\$45.27 per month for 24 Months
<b>4 Years</b>	<b>8.60%</b>	\$24.67 per month for 48 Months
<b>5 Years</b>	<b>9.50%</b>	\$20.98 per month for 60 Months

\*Maximum Loan Amount \$20,000 based on DTI and Credit Score with Minimum \$10,000 for 5 years

**FIXED LOAN RATES**

**Credit Card**

Type	APR*	
<b>VISA Classic</b>	<b>12.00%</b>	Maximum Amount \$10,000
* <b>VISA Platinum</b>	<b>9.60%</b>	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
<b>Up to 5 Years</b>	<b>3.00%</b>	\$17.97 per month for 60 Months
<b>Up to 5 Years</b>	<b>TSC Rate + 2.00%</b>	\$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
<b>1 Year</b>	<b>18.00%</b>	\$91.40 per month for 12 Months

\*Maximum Loan Amount \$1,500, Application Fee Applies

**Mortgage Loans**

<b>First Mortgages &amp; Home Equity Loans (Fixed)</b>	
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 <a href="http://www.cbifcu.org">www.cbifcu.org</a> or by contacting Colin Ungstad at (866) 392-2309.	
<b>Home Equity Loan</b> 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.