



**New & Used
AUTO Loans
as Low as 4.20 % APR
Purchase or Refi up to 72 Months**

Harvest the Savings!

It's officially Autumn, the kids went back to school, greenery had faded away, pumpkins are ready to be picked and high temperatures are finally retreating. Now is the perfect time to get a new-to-you vehicle in preparation for winter.

Reap the benefits of a great, LOW Rate on your next New or Used auto loan when you get pre-approved at CBI FCU.

Already have a HIGH Interest auto loan at another financial institution?

Let CBI FCU help you cut down your rate and HARVEST the Savings!

Banking Remotely A Necessity, Not Just a Convenience!

Our Virtual Branch or Mobile App offers convenience and efficiency. With Online and Mobile Banking, you have 24/7 access to your accounts.

You can view balances, make transfers between your share types, pay bills all without visiting our office.

Save time with up-to-the-minute account information on our mobile device. Enjoy the benefits of eStatements, which provide quicker access to information while reducing paper waste and the risk of identity theft. Take advantage of remote deposits sent instantly via your smartphone!

We encourage you to embrace our remote banking services for a seamless and secure financial experience.

You can also verify and update your account contact information. Year end forms are sent via USPS to the address we have on file and are not available electronically. Login today to ensure a smooth Tax season ahead!

1.99% APR* VISA Credit Card Balance Transfers Available Now!

Complete the online Loan Application on our website to open a VISA Credit Card account to take advantage of these savings. There is **NO ANNUAL FEE** or **BALANCE TRANSFER FEE** and a 25-day grace period on purchases. Earn Cash back on every purchase when you apply for the VISA Platinum credit card.

You will be able to register and review account activity on your VISA Credit Card through <https://www.ezcardinfo.com>.

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.

International Credit Union Day Thursday, October 17, 2024

The Credit Union will be celebrating its 61 years of existence with treats. Join us with other credit unions worldwide to Celebrate the 76th anniversary of International Credit Union (ICU) Day. ICU serves as a time to reflect on the history of the credit union movement.

Main Number: (815) 439-6676

Toll Free: (800) 699-5417

www.cbifcu.org



Take the Scenic Route

With more than over 10,000 campgrounds, RV Parks and state parks throughout the United States, there is no better time to go on an adventure and create unforgettable memories that last a lifetime. Consider buying a recreational vehicle (RV) through CBI FCU - where affordable rates and flexible term options will have you hitting the road in no time.

Rates as LOW as **7.10%**^{*} APR

*APR is Annual Percentage Rate. Rates and terms are subject to change without approval or notice. CBI FCU will finance up to the MSRP plus tax and title for up to 100% of the value for a used or refinanced RV based on Clean Retail value. The interest rate applied may be higher based on the applicant's credit score, debt ratio, or RV value. *

The Difference in Ownership for Your Accounts

Joint Owner: A joint owner has full access to account funds and account information. Joint owners retain access and ownership of all funds if the primary owner passes away.

POA: A Power of Attorney has authority of another individual and may have access to account balances and transaction history. POA's have access to the account until the authority is revoked or the authorized individual passes away which revokes their rights and the POA becomes null and void.

Beneficiary: A beneficiary has no rights to any account information and can not do any transactions. A beneficiary only comes into play if the owner(s) on the account have passed away. The funds will be disbursed to the beneficiary(s).

Questions?

Feel free to give us a call at (815) 439-5012

Holiday Closures

The credit union will be closed in observance of the following holidays:

Thanksgiving

Thursday, November 28

Friday, November 29

Christmas

Wednesday, December 25

Thursday, December 26

Friday, December 27

Remember you can access your CBI FCU accounts 24/7, even when the office is closed by accessing Virtual Branch via www.CBIFCU.org. ACH and Share Drafts will still be processed and can be returned if funds are not available!

Cyber Security Month

October is Cyber Security Awareness month, and an ideal time to highlight the importance of safeguarding your digital life. Here are some key tips to reduce the risk of cyber threats to you and your household.

- **Use strong passwords**
- **Turn on multifactor authentication (MFA)**
- **Recognize and Report Phishing**
- **Keep Software Updated**
- **Secure your Home Network**
- **Be Cautious on Public Wi-Fi**

You can visit www.cisa.gov for more information on cybersecurity.

Need Extra DOUGH? Join the Club

Especially during the holidays, it's easy to lose track of spending and come up short on dough. Good thing you prepped ahead of time to follow the perfect recipe for merry fun with your Holiday Club Account. These funds will be deposited into your account on 11/1/24 and all holly jolly deposits will be directly posted to member accounts or mailed as a check.

It isn't too late to let your dough rise for next year! Whether you bake tons of cookies for Santa or cover the cost of gifts, travel expenses, year-end bills CBI FCU can help you mix up an extra batch of savings. Speak with Britt to open your Holiday Account today!

cuCheck Card Activation

We have enhanced our cuCheck card program so that you no longer have to wait for the separate PIN mailer when you receive a new card or if you lose or forget your current PIN! You also now have the option to create your own PIN. Simply dial (800) 992-3808 and answer a few identifying questions!

2024 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.