



Happy New Year! We hope your holidays were happy. As we move into this New Year, we also hope you will continue to think of CBI Federal Credit Union first for all your financial needs. We strive every day to be your most trusted financial partner and are looking forward to helping you meet your financial goals in 2019.

### Ring in the New Year with a New or Used Car Vehicle

It's 2019! Start the new year right with a new car or truck! You can't go wrong with a CBI FCU auto loan!

- **Low Rates and affordable payments**
- **Defer your first payment for up to 30 days**
- **Terms up to 6 years**
- **Complete loan documents from anywhere at anytime**
- **GAP at an affordable price**

Apply Today!



**Once a Member,  
Always a Member!**

### Bonus Dividend Awarded for 2018!

The tradition of sharing with members continues as CBI Federal Credit Union announces another year for a Bonus Dividend. CBI FCU's board of directors view the Bonus Dividend as an opportunity to return money to the members and say thank you for their use of our products and services.

It is an honor to give this money back to our loyal members. It shows that CBI FCU is focused on helping our members save money.

**Holidays** - Visit our full 2019 Holiday calendar on our website at [www.cbifcu.org](http://www.cbifcu.org).

Also if you need to report a Lost or Stolen Card, please call the phone numbers:  
Debit: (800) 472-3272      Credit: (800) 453-4270

### The Holidays Are Over, Time to Pay the Credit Card Bills



The holidays are typically when those credit card balances jump up. This year there have been a lot of retail stores that offered extra specials if you charged your purchase to their store credit card. That's great at the time of your purchase, but if you can't pay that card off in January or February, take a look at the interest rate you are paying. Those rates can sometimes be really high. Even if you didn't use a store card, you need to look at the interest rate on your credit cards to make sure you aren't paying a high rate or unnecessary fees.

**Consider transferring the balance from that store card or other high interest rate cards to a CBI Federal Credit Union VISA Credit Card. Our rates are as low as 9.60% APR. Plus, you are working with a local credit union.**

Start your new year off right. Most of your credit card inquiries can be handled by your credit union staff. You'll love the convenience and the lower rate.

### Call CBI FCU Before You Travel

Leaving for a warmer climate for the winter? Heading out for an after holiday vacation? Whatever your travel plans may be, to avoid the appearance of suspicious activity, it is really important to call CBI FCU at (800) 699-5417 with the dates that your debit or credit card will be used outside your usual area. Include your cell phone number so we can contact you if necessary.

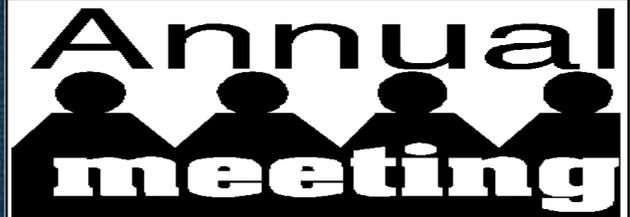


**CBI Federal Credit Union**

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

## Don't Become A Victim of Identity Theft!

Identity theft is when criminals steal your personal information in order to take over or open new accounts, file fake tax returns, rent or buy properties, or do other criminal things using your name or other identifying information - and it continues to threaten consumers everywhere. Make sure you don't become the next victim.



### Follow these easy tips to help prevent identity fraud!

1. **Protect your Social Security Number (SSN) and all of your Personal Information Numbers (PINs).** Do not carry your SSN or PIN's in your wallet or print your SSN on your personal checks. Also, take care to shield yourself when entering PINs into an ATM or retail keypad.
2. **Keep your receipts** –Request receipts and compare each with your account statements so you can identify any unauthorized transactions on your account.
3. **Use a shredder**– Use a cross-cut shredder to dispose of any documents that contain personal information and use a pen when writing out checks.
4. **Destroy Data**– Ensure all digital data is destroyed from any electronics you decide to sell, trade or trash including hard drives, recordable CD's, DVD's or thumb drives. Often deleting the data or reformatting the drive is not enough.
5. **Keep your private information PRIVATE**– Do not respond to unsolicited requests for your personal information over the telephone, online or in the mail. Your CBI Federal Credit Union or Financial Institutions don't call to "VERIFY" account numbers or request your personal information.
6. **Monitor your mail**– Always put a hold on your mail with the post office if you're away from home for more than two days. If you notice your bills or financial statements are later than usual, contact the company.
7. **Suspicious Email**- Never respond to an e-mail or "pop-up" message on your computer claiming problems with a credit card or other account.
8. **Monitor your Credit Report**– Check your credit report at least once a year, more frequently if you suspect others have accessed your account information.
9. **Remember Passwords**– Try to remember your passwords, but with so many of them you might need to record them. Never carry them with you. When creating a password, do not use common numbers or personal information that can be assumed (such as birth dates, kids names, or part of your social security or year of birth).

Join us as we celebrate another year of service, share our plans for future, and attend the 55th Annual Meeting of CBI Federal Credit Union on Wednesday, March 13, 2019 at 4:30 p.m. at 14105 S. Route 59, Plainfield, IL.

In conjunction with the Annual meeting, an election for the CBI Federal Credit Union Board of Directors will be held. You can be part of the process by attending and voting at the annual meeting. Each member, aged 18 years and older, with a share savings account is eligible to vote.

All members are invited to attend. In addition to board elections, a review of the credit union's performance during 2018 will be presented. We look forward to seeing you.

## 2018 Tax Time Interest Statements 1099s and 1098s

The Internal Revenue Service (IRS), requires that the CBI Federal Credit Union mail various informational forms to our members by the end of January. These forms are issued for each individual member account number so you may receive more than one of these forms if you have more than one member account with us.

- **Form 1099-INT - Interest Income Statement**— This statement will be mailed to members who earned at least \$10.00 interest for a specific member account number. If a member received less than \$10.00 interest during 2018 for a specific member account number, a 1099-INT will not be issued for that account number.
- **Form 1098 - Mortgage Interest Statement**— This statement will be mailed to all members who paid interest on a mortgage loan or Home Equity.
- **Your Responsibility**—The IRS does not require that a 1099-INT be issued for interest earnings of under \$10.00, but you are still responsible to include all interest earned when filing your tax return. The IRS does not require that a 1098 be issued if you pay less than \$600.00 in mortgage interest.

Refer to your December 31st account statements to find interest earned amounts. Prior years interest amounts can be viewed anytime on Virtual Branch by clicking on the account. Be aware that this amount is per account type not a total.

## Shared Branching Available!

Did you know that you have access to over 5,000 shared branch locations around the country. Through our partnership with other credit unions, you can conduct transactions in participating branches just as if you were in our branch. Make deposits, withdrawals and loan payments anytime.

If you are looking for a Shared Branch visit:  
<https://co-opcreditunions.org/locator/?ref=co-opsharedbranch.org&sc=1>



## 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, Katy can get you started today!



## Members Save Up to \$15 on TurboTax, the Tax Software That Has You Covered

This year, get your biggest possible tax refund without leaving your living room. TurboTax, the #1 best selling tax software, is up to date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right and get your biggest possible refund. And, as a credit union member you can **save up to \$15** on TurboTax this tax season.

Visit our site:  
[http://www.lovemycreditunion.org/client/love\\_my\\_cu/banner/?bid=253&campid=24&clientid=15848&sid=1](http://www.lovemycreditunion.org/client/love_my_cu/banner/?bid=253&campid=24&clientid=15848&sid=1)

## Certificate of Deposit OUR RATES INCREASED!

Certificates of Deposit are the perfect choice for low risk savings. Make a commitment to keep your deposit in a Certificate for a specified term that earn higher dividends than our savings.

\*Early withdrawal penalties do apply.

## VISA Debit Card - Remember your Limits

VISA Debit Card transactions limits reset daily, including weekends. Limits are imposed at the card level, so primary and joint owners have twice the purchasing power together.

Limits per Cardholder, per Day:  
Cash withdrawal Limit = \$405.00  
Point of sale limit = \$2,000.00

## 2019 Privacy Disclosure

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 with respect to your personal information at [www.cbifcu.org](http://www.cbifcu.org) or we can mail you a copy upon request if you call us at toll-free (800) 699-5417.

## 2019 CBI FCU Pocket Calendars & 2018 Tax Booklets are here!

If you like one please visit us or call us and we will be happy to mail one out to you.

## Bring in the NEW YEAR with SPRINT!

WE'RE HELPING OUR MEMBERS WARM UP THEIR WALLETS.

CBI FCU members get **\$100 per line in cash rewards** for every new line activated with Sprint® - and, for a limited time, this offer is available on **unlimited lines\***. Plus, you'll receive **\$100 in loyalty cash rewards** every year.

**ALREADY A SPRINT CUSTOMER?** If you're already a Sprint customer, get a **\$100 loyalty cash reward** every year just by signing up for the program.

**There's no better time than now!**

Sign up today to enjoy another benefit of membership with Sprint's best Credit Union Member Cash Rewards offer EVER!

- Become a Sprint customer and mention you're a credit union member.
- Sign up at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards)
- Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account.

Take advantage of this limited time offer today!

Visit [LoveMyCreditUnion.org/Happy](http://LoveMyCreditUnion.org/Happy) to learn more.

## 2018 IRA TAX CONTRIBUTION DEADLINE!

The IRS allows members to make 2018 IRA contributions up to the tax filing deadline of **April 15, 2019**. Call Fran at (815) 439-5012 if you need to know your last year's contribution amount. If you should have any tax related questions, please contact your personal tax advisor.

## CBI FCU has simplified its Lending process!



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 because you don't need to print or scan papers or find a fax.

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.



## \$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”

4th Quarter Winter 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**

**01/1/19**

**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	1.50%	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	2.80%	\$29.00 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
6 Years	3.40%	\$15.38 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	2.90%	\$42.94 per month for 24 Months
3 Years	3.10%	\$29.13 per month for 36 Months
4 Years	3.30%	\$22.27 per month for 48 Months
5 Years	3.50%	\$18.20 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	4.60%	\$10.42 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](http://www.cbifcu.org) or by contacting Colin Ungstad at (866) 392-2309.

