



We are Focused on You
“Double your Loan Discount up to 2.0%”
Discounts on Signature Loans, New and Used Cars!

There are a number of reasons you may feel weighed down by debt. Remember your credit union offers Debt Consolidation loans which we call Signature Loans. If you have been struggling to keep your debt under control but could use some help, CBI FCU can give you

the assistance you need. For a limited time, we are offering a “Double Your Discount” loan program that will help make your monthly payments lower and reduce your stress.

Buying a car is a major financial decision, making sure you choose the right one and determining what a good and fair price is:

Five things to consider when buying a new or used car:

1. **Pick your price range**—The two most important numbers to consider are the selling price and the monthly payment. For those who are financing, consider the period of time you want to make payments.
2. **Do your research**—It’s important to do your research before going to lot. Review makes and models and known problems.
3. **Take the test drive**—The true test is driving it around the block, or in a similar area of your daily driving conditions. You need to ask yourself, does the interior make you comfy, are the controls easy to access, and how are the blind spots around the vehicle?
4. **Line up your insurance**—You can’t drive off in your new vehicle without proof of insurance. So make sure your existing policy will cover your new car. Ask your agent how this vehicle will affect your premium.
5. **Investigate the dealer’s inventory**—Make a list of what options and accessories you must have, those that you can take or leave, and those that don’t matter. Take your list to the dealership to help you stay focused.



There are a lot of factors to keep in mind when buying a new or used car, but always do your homework. **Call Monique for details at (815) 439-6269 or visit us online to speed up the application process.**

At CBI FCU, we are always focused on our members by making sure we offer products that enhance your life.

Start shopping for YOUR next car today!

Still writing a check?

With the increasing availability of electronic banking options, traditional checking account products like paper personal checks are becoming a thing of the past. More people are using their Debit Card to make purchases in person rather than writing a check.



There are several options to reduce or replace check writing. For paying your bills, our Online Bill Payment Service allows you to pay your mortgage, auto loans and credit cards all quickly and easily either on a one time basis or by automatic recurring payment.

Go Paperless with eStatements

Want to view your monthly or quarterly statements without a paper copy? Sign up for eStatements! View your statements online anytime instead of waiting for a mailed copy to arrive. eStatements are a faster and more secure way of getting your statements than having them mailed. To sign up for eStatements you must have Virtual Branch. Once you enroll you’ll receive an e-mail notification each time statements are available, members must maintain a current email address.

Regulation D Reminder

Federal Regulation D allows no more than (6) automatic, preauthorized, telephone, or online transfers/withdrawals from savings accounts per calendar month. This includes transfers for NSF transactions. Please make sure that you transfer enough funds from your savings to your checking to cover all upcoming checking debits.

Once a Member, Always a Member!

In the news you have heard that CB&I is going through a merger with McDermott. You will always have full access to your accounts with CBI FCU. You will still be eligible for all the products and services we offer. CBI FCU is a separate entity from CB&I. As more details are revealed we will be happy to share how they may effect you. As our business is not directly affected by these changes.

We want you to say YES to a NEW HOME!



Are you thinking about a new home? Maybe you need something bigger or maybe something smaller. Buying a house is a big decision. It is a whole lot more than getting a loan and gaining an address. It's about creating HOME – a place to share your life that you pour your heart into.

Tips for First-Time Homebuyers

- Start saving for a down payment (20% optimum amount)
- Determine how much home you can afford
- Check your credit
- Budget for closing costs and repairs (home repairs average about 2% of the value of your home annually)
- Research mortgage options and related cost
- Obtain a preapproval
- Research homeowner insurance policies– what is covered and what is not.
- Know the roles and responsibilities of all the key players.

When you are ready to start the process of home hunting reach out to Fran at (815) 439-5012 and she can assist you through this process. Or call our partner Any Hour Mortgage loan officer Colin Ungstad at 866-392-2309.



IRA Contribution Deadline April 17!

If you are planning to make a 2017 IRA contribution in 2018, please allow ample time for CBI FCU to generate the paperwork, obtain signature, and process your transaction before the tax filing deadline.

CBI FCU is celebrating YOUTH month April 1 –30

This year's theme is "The Science of Saving" showcasing fun sci-fi-inspired characters. Science has proven that if you start with small goals, saving your money can become a regular habit. Also the focus is on teaching and encouraging kids to develop good financial habits.



Every member under the age of 18 who makes a deposit will receive the following since CBI is celebrating National Credit Union Youth Month:

- ⇒ **\$5 BONUS** - CBI FCU will deposit the first \$5 into each new youth account opened during the month of April.
- ⇒ **MOVIE DRAWING** - All youth deposits during the course of April will be entered into drawing for a Family Movie Night.
- ⇒ **Check out our website for more details.**
- ⇒ **Drawing will be held the first week of May 2018.**



PRiVACY

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 our practices with respect to your personal information at www.cbifcu.org/privacy. We can mail you a free copy upon request.



Spring Clean your Finances

Spring is here... and there are a lot of things you can do to help get your finances as clean and in order as your home.



Here's a few tips!

1. **Review your budget** - Have you incorporated any increases or decreases in your income or expenses?
2. **Streamline your banking** - Sign up for direct deposit, switch to online bill pay and sign up for e-statements to reduce paper waste.
3. **Organize your accounts** - Close your old accounts, and consider bringing everything under one roof.
4. **Organize and/or Shred old financial documents** - Don't toss paperwork in the trash. Leaving important documents in the trash without properly shredding them leaves you vulnerable to identity theft. Sort through your statements, pay stubs, bills and other financial records. Keep only the documents that are absolutely necessary. The IRS has up to six years to audit you, keep your tax returns, canceled checks and receipts, and any supporting records for at least six years. If you're unsure about whether you should get rid of certain types of receipts, scan them or make a copy.
5. **Review your Credit Report** - By law, you're entitled to one free credit report yearly from each of the three major credit bureaus.
6. **Plan your estate** - Update or create your will. It's an easy and inexpensive way to let your loved ones know what you want them to have upon your passing.

CBI Federal Credit Union

www.cbifcu.org



Shared Branching gives you more than 5,000 branch locations to visit

CBI Federal Credit Union is always as close as the nearest CO-OP Shared Branching location. With shared branching, other credit unions have opened their doors to let you perform transactions just as if you were in our office. This provides full service access to more convenient hours and branches close to where you live, work or where you travel.

To find the nearest CO-OP ATM or Shared Branch visit our website www.cbifcu.org

At a CO-OP Shared Branching Location you can:

- Make Deposits, and Withdrawals
- Do transfers or make loan payments

You need three things when you visit a CO-OP Shared Branching Location:

- The name of your Credit Union (CBI FCU)
- Your Account number as it appears on your statement
- Valid, unexpired photo identification with signature



Money Market Accounts Coming Soon!

Saving for your future has never been easier. We will be rolling out new Money Market accounts in the months to come.

Money Market accounts earn higher dividends but they require higher minimum balances and are allowed fewer transactions.



Dormant and Abandoned Accounts



The State of Illinois has enacted a new law governing unclaimed property held in the State of Illinois. The Revised Uniform Unclaimed Property Act went into effect on January 1, 2018. Under this act, the presumptive period of abandonment for deposit accounts changes from 5 years to 3 years. The State of Illinois requires by law that financial institutions track dormant accounts.

As a result, accounts that have had no activity or contact for a period of 3 years are deemed abandoned and will be turned over to the Illinois State Treasurer's Office on November 1, 2018.

You can activate your account using any of the following means:

1. Stop into a credit union office or call (815) 439-6676
2. Make a transaction deposit or withdrawal.
3. Email at inquiries@cbifcu.org
4. Sign and send a letter stating you are aware the funds are at the credit union or fax to (815) 439-5010.



Important Reminders Closed Holidays

Memorial Day
Monday, May 28

Independence Day
Wednesday, July 4

Thank you for Joining Us at Our 54th Annual Meeting

Our board was happy to have the opportunity to meet and talk with so many members on March 14, 2018. During the meeting, reports from the Board and Committee Chairman were read and approved.

Our election of directors was held. Returning to the board this year are Nancy Nelson and Gerald Pettit. New to the board this year is Patricia Rice. Door Prizes were also awarded.

Thanks to all of you who joined us to share in CBI FCU's 2017 highlights and 2018 plans.

Your Board of Directors serving for the year 2018-2019.

- **Dave Lacey, President**
- **Gerald Pettit, Vice President**
- **Bob Doty, Treasurer**
- **Dick Poirier, Secretary**
- **Jeff Garrison**
- **Thomas Mullen**
- **Nancy Nelson**
- **Patricia Rice**
- **Eugene Sheeren**

The following individuals were appointed to the **Supervisory Committee**:

- **Doug Miller**
- **Chris Patti**
- **Tyler Schofield**
- **Robert Latzke**
- **Jong T Hwang**

The following individuals were appointed to the **Credit Committee**:

- **Ray Moen**
- **Dan Carroll**
- **Deanna Young**
- **Ray Jensen**
- **Monique Antos**

Special Recognition was given to **Dennis Bass** for his fifteen (15) years of volunteer service on the Credit Committee and **Andrew Gould** for his three (3) years of volunteer service on the Board of Directors.

CBI Federal Credit Union

www.cbifcu.org



SHARE AND LOAN RATE REPORT

April 1, 2018

CBI Federal Credit Union
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 Plainfield, IL 60544-5560

800-699-5417

815-439-6676

<http://www.cbifcu.org>

fax: 815-439-5010

CURRENT SHARE ACCOUNT RATES

TYPE OF ACCOUNT	REQUIRED		APR	APY	COMPOUNDED
	AMOUNT	TERM			
REGULAR SHARE ACCOUNTS	\$50	DAILY	0.20%	0.200%	Monthly
SHARE DRAFT ACCOUNTS	\$3,000 and over	DAILY	0.20%	0.200%	Monthly
IRA SHARE ACCOUNTS	\$0	DAILY	0.20%	0.200%	Monthly
HOLIDAY CLUB SAVINGS (max. of \$8,000)	\$50	To 11/01/17	0.45%	0.451%	Monthly
TERM SHARE CERTIFICATES (TSC)	\$1,000	6 MONTHS	0.80%	0.802%	Quarterly
	\$1,000	1 YEAR	1.00%	1.004%	Quarterly
	\$1,000	2 YEARS	1.20%	1.205%	Quarterly
	\$1,000	3 YEARS	1.40%	1.407%	Quarterly
	\$1,000	4 YEARS	1.70%	1.711%	Quarterly
	\$1,000	5 YEARS	2.00%	2.015%	Quarterly
IRA TERM SHARE CERTIFICATES	\$500	6 MONTHS	0.80%	0.803%	Monthly
	\$500	1 YEAR	1.00%	1.005%	Monthly
	\$500	2 YEARS	1.20%	1.207%	Monthly
	\$500	3 YEARS	1.40%	1.409%	Monthly
	\$500	4 YEARS	1.70%	1.713%	Monthly
	\$500	5 YEARS	2.00%	2.018%	Monthly

APR = Annual Percentage Rate
 APY = Annual Percentage Yield

CURRENT LOAN RATES

LOAN TYPE	MAXIMUM AMOUNT	MAXIMUM TERM	APR	
FIRST MORTGAGE (FM)	\$650,000	30 YEARS	Posted Daily	Fixed or Adjustable Rates
VISA CLASSIC CREDIT CARD	\$10,000	N/A	12.00%	Min. payment greater of 4% or \$30
VISA PLATINUM CREDIT CARD	\$20,000	N/A	9.60%	Min. payment greater of 4% or \$40
Full 1.0% CashBack on All Purchases				
SHARE SECURED (S5)	\$100,000	5 YEARS	3.00%	Monthly Payment Calculations based on \$1,000 loan amount \$17.97 per month for 60 months \$18.02 per month for 60 months using current 5 yr. TSC rate
CERTIFICATE SECURED Loan is Paid-off at TSC Maturity	\$100,000	5 YEARS	TSC Rate + 2.0%	
INSTANT ADVANCE LOAN (for anyone) (U4) Payday Loan Alternative	\$1,500	1 YEAR	18.00%	\$91.60 per month for 12 months



Loan Incentive Program
 By simply using more credit union services, you can reduce your final loan rate by up to 1.0% on any of our Risk-Based Loan Products

DOUBLE Your Discount Loan Special
 From March thru May 31, 2018
 All Loan Incentive Discounts will be TWICE as much for Loans completed in the next 2 months, With a Maximum Discount of 2.00% !!!

-- -- RISK-BASED LOAN RATES -- --

		TERM	APR As Low As	based on \$1,000 loan amount
HOLIDAY LOAN / (U2)	5,000.00	1 YEAR	6.90%	\$86.38 per month for 12 months
SIGNATURE / COSIGNER LOAN (U0)	\$10,000	2 YEARS	8.30%	\$45.36 per month for 24 months
		4 YEARS	8.70%	\$24.74 per month for 48 months
NEW VEHICLE LOAN (S1)	\$80,000	3 YEARS	2.40%	\$28.81 per month for 36 months
Maximum 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	OR MORE	4 YEARS	2.60%	\$21.96 per month for 48 months
	IF QUALIFIED	5 YEARS	2.80%	\$17.88 per month for 60 months
		6 YEARS	3.00%	\$15.19 per month for 72 months
USED VEHICLE LOAN (S2)	\$60,000	2 YEARS	2.50%	\$42.75 per month for 24 months
Used Car Loan Amount cannot exceed online valuation figure	OR MORE	3 YEARS	2.70%	\$28.94 per month for 36 months
	IF QUALIFIED	4 YEARS	2.90%	\$22.09 per month for 48 months
		5 YEARS	3.10%	\$18.01 per month for 60 months
RECREATIONAL VEHICLE LOAN (New or Used)		Up to 10 YEARS	4.20%	\$10.22 per month for 120 months
Loan Amount cannot exceed online valuation figure				



RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE