



## Zelle® Is Finally Here!

CBI FCU has partnered with Zelle to allow you all the convenience that Zelle offers! Send money and send requests for payments or easily split bills with friends, family and others you trust! All you need is their US mobile phone number or email address! (Sorry Zelle is not available internationally) Answers to many Frequently asked questions are available on our website along with instructional videos.

### To get started:

1. You will need to have a CBIFCU Share Draft Checking account. This is identified by a type 75 or 76 after your account number. If you don't have one, visit our website today and submit the additional accounts form to open this FREE account today.
2. You will need to be enrolled in our online banking system Virtual Branch. This is also Free! Go to [www.cbifcu.org](http://www.cbifcu.org) and click enroll in the blue box!
3. **Watch our website for our GO LIVE date later this month!** Once we are live, enroll with ZELLE and enjoy this fast, safe and easy way to real time funds transfers!

## ONLINE External Transfers



You asked, we listened! Coming the end of this month, members will have the ability to set up ACH transfers between accounts that you own! No more downloading a form and sending it in! Members will have the ability to transfer funds over a standard transfer period of approximately 2-3 business days, next-day or instantly! This feature will be available on our Virtual Branch and through our Mobile app. First time transfers will require an account confirmation where a small deposit and withdrawal will occur to your other Financial Institution account. You will need to verify these so make sure you have access when you first set up an account! Watch the videos on our website for more information and answers to Frequently Asked Questions.

## Federal Guidelines Update

While CBIFCU has always and plans to continue offering immediate funds availability, it is important to know that not all financial institutions allow this. Effective July 1 the amount that must be made available from deposits has increased:

- The amount available for withdrawal by check (not subject to next-day availability) will increase from \$225 to \$275.
- The amount available for cash withdrawals will increase from \$450 to \$550.
- The amount available for withdrawal on exception holds on large deposits, new accounts, and the amount for determining a repeat overdraft will increase from \$5,525 to \$6,725.



## WRAP UP THE YEAR RIGHT FALL FINANCIAL TO-DOS

As the weather cools and the holiday season approaches, now's the perfect time to take a thoughtful look at your finances and set yourself up for a confident start to 2026. At CBI Federal Credit Union, we believe that proactive planning now can bring peace of mind later.

Whether you're reviewing your budget or thinking ahead to next year's big goals, here are some smart, seasonal steps to consider:

- **Revisit Your 2025 Goals:** Take stock of what you've accomplished this year and where you can still make progress. Even small wins - like increasing savings or paying down a loan - deserve celebration.
- **Prep for Holiday Spending:** Set a budget before you begin to shop! While shopping November 28 through December 5, use your CBI FCU VISA card. To help ease the holiday expenses we are offering 1.99% for 9 months on all PURCHASES made during this busiest shopping week of the year.
- **Check Credit and Consider Consolidation:** Reviewing your credit report can help you catch issues early. If you're managing multiple payments, consider consolidating high-interest debt with a CBI FCU Signature loan to simplify and save.
- **Evaluate Home Needs:** Ask us about CBI FCU's Low Rate Home Equity Loans.
- **Plan for 2026:** Start mapping out next year's financial goals now. Want to save for a vacation, pay down a credit card, or invest in your future? A little planning now goes a long way.

## CREDIT CARDS ARE NOT ALL THE SAME...

**25.3%?** That's what some credit cards are charging right now. Yep, according to Forbes Advisor (May 2025), the average credit card interest rate is a steep 25.3%! What's more, the Fed says it's an average of 22.2% APR on accounts with balances. Yikes. That's money you could be spending on literally anything else.

**CBI FCU offers the Best Visa® Cards Around!** CBI Federal Credit Union credit cards offer great rates and fewer fees than those you will find elsewhere. Plus, all of our credit cards come with GREAT benefits at no additional cost to you:

Your credit card isn't just a piece of plastic- it's a financial power move. CBI FCU's issues two different FIXED RATE VISA's our classic card has a low rate of **12.00%** APR and our platinum has a low rate of **9.60%** APR. A fixed rate means this rate will never increase. That difference, it could save you hundreds (maybe thousands) dollars per year.

With CBI FCU VISA you are protected with the standard VISA benefits:

- **Auto Rental Collision damage waiver**
- **Travel Accident Coverage**
- **Emergency Card Replacement**
- **Zero Liability Coverage**

**As a benefit of your credit union membership, our cards also have these benefits:**

- **1% Cash back VISA Platinum**
- **No Annual Fee**
- **No Balance Transfer Fee**
- **No Cash Advance Fee**

**Plus all cardholders will receive 1.99% APR for 9 months on RETAIL purchases between 11/28/25 and 12/5/25.**

**CBI FCU Office Will be Closed the following Holidays 2025**  
**Thursday, November 27 & Friday, November 28 – Thanksgiving Holiday**  
**Thursday, December 25 & Friday, December 26 – Christmas Holiday**



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**10/1/2025**

## SAVINGS RATES

### Savings Products

Type	APR*	APY**	Dividends are Paid & Compounded
<b>Regular Share Account</b>	<b>0.20%</b>	0.20%	Monthly
Minimum balance to earn dividends \$50.00			
<b>IRA Share Account</b>	<b>0.40%</b>	0.40%	Monthly
No minimum balance to earn dividends			
<b>Share Draft Account</b>	<b>0.20%</b>	0.20%	Monthly
\$3,000 and over to earn dividend			
<b>Money Market Up to \$4,999</b>	<b>0.40%</b>	0.40%	Monthly
over \$5,000 to \$9,999	<b>0.60%</b>	0.60%	Monthly
over \$10,000 to \$24,999	<b>0.80%</b>	0.80%	Monthly
over \$25,000 to \$49,999	<b>1.00%</b>	1.00%	Monthly
over \$50,000 to \$99,999	<b>1.20%</b>	1.20%	Monthly
over \$100,000	<b>1.40%</b>	1.40%	Monthly
<b>Holiday Accounts</b>	<b>1.00%</b>	1.00%	Monthly
Minimum balance to earn dividends \$50.00			
Withdrawal penalty of \$10.00 per occurrence, Maximum Amount \$12,000			
<div> <div>*Annual Percentage Rate</div> <div>** Annual Percentage Yield</div> </div>			



### Term Share Certificates (TSC)

Terms	APR*	APY**	Dividends are Paid & Compounded
<b>6 Months</b>	<b>2.00%</b>	2.015%	Quarterly
<b>12 Months</b>	<b>2.00%</b>	2.015%	Quarterly
<b>24 Months</b>	<b>2.00%</b>	2.015%	Quarterly
<b>36 Months</b>	<b>2.00%</b>	2.015%	Quarterly
<b>48 Months</b>	<b>1.80%</b>	1.812%	Quarterly
<b>60 Months</b>	<b>1.80%</b>	1.812%	Quarterly

\* Minimum Required Amount \$1,000

### IRA Term Share Certificates

Terms	APR*	APY**	Dividends are Paid & Compounded
<b>6 Months</b>	<b>2.00%</b>	2.018%	Monthly
<b>12 Months</b>	<b>2.00%</b>	2.018%	Monthly
<b>24 Months</b>	<b>2.00%</b>	2.018%	Monthly
<b>36 Months</b>	<b>2.00%</b>	2.018%	Monthly
<b>48 Months</b>	<b>1.80%</b>	1.814%	Monthly
<b>60 Months</b>	<b>1.80%</b>	1.814%	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
<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 (S2)

Terms	APR Rate As Low As	Based on \$1,000 Loan Amount
<b>2 Years</b>	<b>4.60%</b>	\$43.69 per month for 24 Months
<b>3 Years</b>	<b>4.80%</b>	\$29.88 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>8.10%</b>	\$12.19 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 (S5) & Certificate Share Secured

Terms	APR Rate	Based on \$1,000 Loan Amount
<b>Up to 5 Years</b>	<b>3.50%</b>	\$18.19 per month for 60 Months
<b>Up to 5 Years</b>	<b>TSC Rate + 3.00%</b>	\$18.63 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

\*All rates are subject to change without prior notice.

These rates replace previously dates rates.

### 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 Matt Simmons at (414) 750-2258.

**Home Equity Loan** amount up to \$100,000 for a maximum  
 term of 15 years based on 80% property value.

