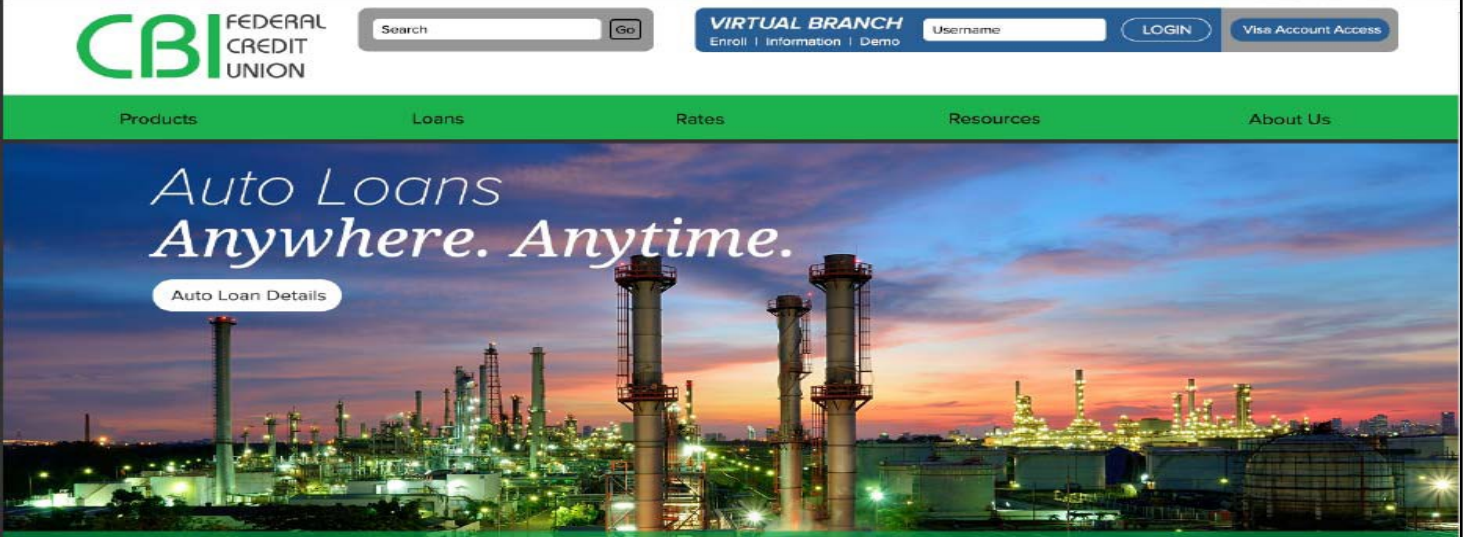




Website "Face-Lift"

Later this month, we will be launching an updated, modern new website. We think you'll like it. This update will enable you to view our website from any mobile device, desktop, or tablet and enjoy the same experience and ease of navigating from all platforms. One of the main changes you will notice is that you will be able to Login right from the home page.

This new site contains multiple pages enhanced for you to access forms and applications from multiple locations. These forms are in PDF version so that they can be printed out and sent to us via mail, fax or e-mail.



A Credit Union Vehicle Loan May Lower Your Rate

Everyone deserves a second chance. So if you financed your vehicle elsewhere, we'd like to see if we can lower your interest rate with a vehicle loan from CBI FCU. Or maybe you want to shorten the term in order to pay off your loan earlier, or lengthen it to lower your monthly payments. We want to help you with a loan that fits you! By refinancing your auto loan with us, you can:

- Lock in a low rate
- Enjoy flexible terms up to 60 months
- Finance over 100% of your purchase including license and fees
- Low cost Gap Insurance

Remember, special financing offers often only apply to less-popular models and "not all buyers will qualify." That means only those with pristine credit are eligible for advertised as low as rates here at CBI FCU we treat everyone equal and we'll work with you to put you in the driver's seat. **Call, or stop by!**



Transfer Your Balances to your CBI Federal Credit Union Visa!

Save Significant Money with a Low APR.

From June 1– August 31, 2017, CBI FCU is offering members 1.99% APR* for 9 months on balance transfers to either our CBI FCU Platinum or Classic Visa. Better Yet? There's no balance transfer fee!

After the initial 9 month promotional period, the remaining balance will revert to the standard APR for the CBI FCU Visa card in to which the balance was applied. Don't wait! Start saving money right away on your credit card balances. Visit our website or call Monique in our Loan department.

*APR=Annual Percentage Rate. Credit qualifications apply. Not all applicants will qualify. Offer ends 8/31/17.

Your Credit Union is Upgrading it's Technology!

In July, our core system, the engine that drives all credit union services, will be upgraded to support new and expanded technologies. You will see improvement in our processes and, behind the scenes, a boost to internal efficiencies. Staff will also have the best tools available to serve you better.

Our goal is to provide you with a completely seamless financial experience to make life easier, so you can reach your goals.

How you'll benefit from the upgrade:

- More integrated online and mobile banking technologies
- Greater enhancements to online services
- New innovative products and services made available more quickly as your needs change
- Continued confidentiality and privacy of your data

The upgrade will happen in July. There may be some slight downtime with online banking and other systems during the upgrade. To keep up-to-date, please watch for more information on our website. Thank you for being a member of CBI Federal Credit Union!



Going on a Trip? Call Us First!

To protect against theft and unauthorized use of your credit and debit cards, we monitor your card activity 24 hours a day. If suspicious activity is noticed on one of your cards, we will need a way to contact you while you're on the road – just to confirm the transaction was indeed yours.

Before your trip: Call our office to let us know the dates of your trip. That way we can notate our system that you'll be traveling. Make sure we have the correct phone number and a cell phone number on file to contact you while you're out of town.

If you receive a phone call or a message from CBI FCU's Fraud Service Center about possible unauthorized use, please respond as soon as possible. It may be necessary to place a temporary hold on your card if we are unable to verify suspicious transactions with you. If you find that your card has been temporarily suspended, simply call the number directed to verify the transactions and remove the hold.



Summer Cash is just a call away.....

With summer here, CBI FCU can help you get access that much needed cash! We have options to fit your needs such as:



- Remodeling your home
- Vacation
- Wedding
- School Tuition
- Medical Expenses

Borrow up to \$6,500 for up to 65 weeks (15 months) for as low as 6.50%.

*Minimum credit score of 640 required to qualify for this promotion. \$6,500 for 65 weeks = approx. monthly payment of \$452.35.



Put Your Money to work and Watch it Grow!

Share Certificate Rates on the rise



6 month .60% APR 1 Year .80% APR 2 year 1.00% APR

When you don't need immediate access to your funds, let your money work harder for you with a long term, more productive investment. Get a fixed-rate, federally insured return that compounds monthly when you open a IRA Share Certificate or open Certificate and have it compounded quarterly – giving you more bang for your buck!

Members can choose from a variety of terms with our Share Certificate program.

- 5 Investment tiers with minimum deposits starting at \$500.
- Rates are reviewed and adjusted monthly
- Choose the term that suits you best from 6 to 60 mos.
- Eligible for Traditional and Roth IRA's Certificates
- Early withdrawal penalties do apply

Open a Share Certificate today! Contact Fran at (815) 439-5012 for more details.

CBI Federal Credit Union

www.cbifcu.org



Why Credit Scores Might Jump in July



Good news if you're in the market for a mortgage

If you're thinking about buying a house this year, listen up! Your credit score might jump in July, and that's a good thing if you're looking to obtain a mortgage.

Why are scores going up?

Starting July 1, the country's **three major credit-reporting agencies** are changing the way they calculate credit scores, a move that will boost certain consumers' credit scores.

The agencies - Equifax, Experian and TransUnion - currently rely on information from public records regarding tax liens and civil judgements, but sometimes one person's score is mistakenly calculated using another person's information, usually due to multiple people having the same name. So to improve accuracy, the agencies will stop listing information from liens and judgements unless they have specific personal data that reinforces the connection.

The new reporting methodology will apply to existing and new records and will likely improve credit scores that took a hit from incorrect reporting. According to FICO (the company that computes scores), about 12 million people will see an increase. Most of those people will see a rise of around 20 points; however, a smaller portion may see a bump of 40 points or more.

What this means for you..

If you're looking to buy a house, a good credit score is essential. Lenders decide who receive mortgage approvals based largely on your credit score. Since credit scores are determined by a number of factors including liens and judgements, payment history, outstanding debt, and credit history, a higher score shows them that they can trust you to handle money responsibly.

Whether or not you see a jump in your score in July, if you're interested in purchasing a home, CBI Federal Credit Union and our mortgage partner Any Hour Mortgage will help you through the mortgage process. Contact us at (800) 699-5417 and speak with Fran for guidance.

Try the convenience of E-Statements

With e-statements you don't have to wait for the mail to arrive. You get an email the day the statement is available to view online. Plus, you don't have to worry about keeping track of filing your statements because we keep the last 13 months available online for you to view, search and print.

New Identity Verification Procedures for Domestic and International Wire Transfers

As a way of protecting our member accounts from Wire fraud, you will be required to complete a **WIRE TRANSFER AGREEMENT** on a one time basis before any type of wire transfer is requested.

Although this may seem inconvenient, our first priority is to protect you and your accounts from fraud. We have included this agreement for you which you can either fax or mail back to the credit union since this form is required as of July 15, 2017.

IMPORTANT! ACCOUNT VERIFICATION

Every two years, the Supervisory Committee of CBI FCU oversees the verification of member accounts. **The Committee is conducting this verification for statement period ending June 30, 2017.** The CBI FCU Supervisory Committee is made up of member volunteers.

Please examine your Quarterly statement carefully. If it is not correct, convey any differences to our Supervisory Committee.

Include your account number with your message to:

**Supervisory Committee, Tyler Schofield
14105 S. Route 59
Plainfield, IL 60544**

If you do not reply, the Committee will consider your statement to be correct. Please do not use this address for any other purpose. Sending payments or deposits to this address may delay credit to your account.

All other communications should be directed to the credit union mailing address.

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.

Or, we can mail you a free copy upon request.





Wire Transfer Agreement Security Procedures

The credit union requires that a **CLEAR** copy of the member's legal photo ID or passport be on file prior to processing a funds transfer request. The credit union will place a telephone call back to a secure number that has been on the member's account for a period not less than 7 days.

BY: _____
Member's Name Account Number

OPTION ONE – Personal ID Number (PIN)

Each transfer request transmitted by the credit union, by any means, shall be accompanied by the following personal identification number (PIN):

PIN: _____

BY: _____
Member's Signature Contact # Date

BY: _____
Joint Member's Signature Contact # Date

The credit union will verify the PIN when placing the required callback to the secure number on the member's account.

OPTION TWO – Callback Password

Upon receiving a transfer request, the credit union shall telephone the member at the secure number on the member's account to receive final verification by requesting the current "Password".

Password: _____ Hint _____
Please Print

BY: _____
Member's Signature Contact # Date

BY: _____
Joint Member's Signature Contact # Date

Credit Union Use: Employee Initials: _____ Date _____

/ / I have verified that the member named above is authorized to sign on the listed account and is authorized to sign this agreement.

/ / I have verified the signature to the current signature card on file.

/ / A third-party verification was retrieved prior to processing a Wire transfer.