



Like Sharing a little Money and Good Fortune?

We welcome new members! **Give a co-worker or family member the chance to save more and make more with their money.** For each new person you refer to us we'll give \$25.00 to you and \$25.00 to the new member. When you share what you love about CBI Federal Credit Union, you both **WIN** and it's our way of thanking you!



How does it work?

Existing members who refer CBI FCU?

Just by referring us you will be paid \$25.00 within the first 60 days after the new person you referred opens their account.

- You must be 18 years of age or older to participate in the referral program.
- Must be in good standing and have not caused a loss to the credit union

New Member referred to CBI FCU?

Will be paid \$25.00 for joining as long as you enroll for two or more services. You must be 18 years of age or older and be a current CB&I employee or family member. Services include Checking, Direct Deposit (\$50.00 minimum), CuCheck Card, Virtual Branch and eStatement just to name a few.



More MPG?

How about more MPM (Money Per Month)?

No matter what you're paying now, let us see if we can lower your rate or monthly payment when you refinance your current auto

loan from another lender. Refinancing is free and it only takes a few minutes to fill out an application. Contact Monique at 815-439-6269.

CELEBRATE WITH US ON THURSDAY, OCTOBER 19, 2017

International Credit Union Day is a day when credit unions all over the world celebrate the credit union movement and show appreciation for their members.

- Refreshments from 10:30 a.m. - 12:30 p.m.

Stop by and visit



DID YOU HEAR....

**THE CREDIT UNION HAS A NEW WEBSITE.
CHECK OUT THE NEW LOOK AND FEATURES.**

**LOG ON TO LOOK AROUND AND LET US
KNOW HOW YOU LIKE IT!
WWW.CBIFCU.ORG**



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

CBI FCU is always as close as the nearest CO-OP Shared Branching location. You can enjoy access to more branches and more convenience where you live, work, or travel. To find the nearest CO-OP Shared Branch visit our website.



Holiday Club Transfers

Your Holiday Club funds will be automatically disbursed per last years instructions on **November 1, 2017.**

SHARE AND LOAN RATE REPORT

October 1, 2017

CBI Federal Credit Union
 13717 S. Route 30, Unit 157
 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				
	AMOUNT	TERM	APR	APY	COMPOUNDED
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	0.60%	0.601%	Quarterly
	\$1,000	1 YEAR	0.80%	0.802%	Quarterly
	\$1,000	2 YEARS	1.00%	1.004%	Quarterly
	\$1,000	3 YEARS	1.20%	1.205%	Quarterly
	\$1,000	4 YEARS	1.50%	1.508%	Quarterly
	\$1,000	5 YEARS	1.80%	1.812%	Quarterly
IRA TERM SHARE CERTIFICATES	\$500	6 MONTHS	0.60%	0.602%	Monthly
	\$500	1 YEAR	0.80%	0.803%	Monthly
	\$500	2 YEARS	1.00%	1.005%	Monthly
	\$500	3 YEARS	1.20%	1.207%	Monthly
	\$500	4 YEARS	1.50%	1.510%	Monthly
	\$500	5 YEARS	1.80%	1.815%	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 TSC Rate + 2.0% \$18.02 per month for 60 months using current 5 yr. TSC rate
CERTIFICATE SECURED	\$100,000	5 YEARS	TSC Rate + 2.0%	
Loan is Paid-off at TSC Maturity				
INSTANT ADVANCE LOAN(for anyone) (U4)	\$1,500	1 YEAR	18.00%	\$91.60 per month for 12 months
Payday Loan Alternative				

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

Get into Gear with CBI FCU

We can now help you into a lower rate car or truck loan even if you financed at the dealer and bought the extended warranty. Don't worry we have low cost GAP insurance to help protect you too!

		TERM	As Low As	based on \$1,000 loan amount
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) 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	\$80,000 OR MORE IF QUALIFIED	3 YEARS	2.00%	\$28.65 per month for 36 months
		4 YEARS	2.20%	\$21.79 per month for 48 months
		5 YEARS	2.40%	\$17.71 per month for 60 months
		6 YEARS	2.60%	\$15.02 per month for 72 months
USED VEHICLE LOAN (S2) Used Car Loan Amount cannot exceed online valuation figure	\$60,000 OR MORE IF QUALIFIED	2 YEARS	2.10%	\$42.59 per month for 24 months
		3 YEARS	2.30%	\$28.78 per month for 36 months
		4 YEARS	2.50%	\$21.92 per month for 48 months
		5 YEARS	2.70%	\$17.84 per month for 60 months
RECREATIONAL VEHICLE LOAN (New or Used) Loan Amount cannot exceed online valuation figure		Up to 10 YEARS	4.00%	\$10.13 per month for 120 months

RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE

