



MEMBER CONNECTION YOUR CREDIT UNION



Lower Your Loan Payment with "Choices"

It can be a profitable exercise to call our loan officer and find out your "choices" with your current loan. It's always nice to have good choices. For some members, lowering their payment may be the goal. For others, it's paying off the loan as quickly as possible saving them a bundle in interest over the life of the loan. You can also often lower your payment by lowering your interest rate.

Call Monique today for details at (815) 439-6269 to take advantage of our loan rates!



Are you using EZ Card Info?

Do you have a CBI FCU Credit Card? Then you should use www.ezcardinfo.com!

The site gives you access to your credit card account anytime, anywhere, 24 hours-a-day, 7 days-a-week.

Track all of your account information, including recent transactions, available credit, and can even pay your credit card bill or check payment information. EZ Card Info also allows you to view up to twenty four months of statements online and download them for your personal records. In addition report options include Full Expense Report, Top Ten Most Expensive Purchases, Top Ten Expense Categories, and Top Ten Merchants. **Enroll today!**

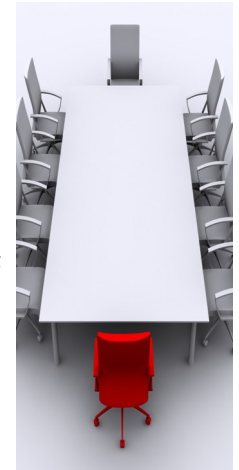


2017 Annual Membership Meeting

All Members are invited to Join Us!

Date: Wednesday, March 8, 2017
Location: CB&I Plainfield office
Time: 4:45 pm

The Credit Union's Annual meeting is one of the most important differences about being a member of a not-for-profit organization. Join us as we review the Credit Union's financial condition from the previous year, hold elections for our volunteer Board of Directors, and discuss our goals for 2017.



Are you interested in the development and growth of CBI FCU? Are you willing and able to take a leadership role in charting the direction of your Credit Union? Are you currently a member over 18 years old and in good standing? **If you answered "yes" to all of these questions, our Board of Directors Nominating Committee would love to hear from you at rkruger@cbi.com.**

It's January, here come the credit card bills.

Does it seem like the holidays keep getting more and more expensive? Then January hits and it begins to sink in just how much you've spent. All of the credit cards bills. You're not alone. Now what do we do? We promise ourselves we won't do this again next year.

This is why CBI Federal Credit Union offers Holiday Club Accounts. It's an interest earning savings account designated just for the holidays.

There are **NO** monthly minimums. **NO** minimum opening deposits. You can even set up an automatic transfer to your Holiday club.

Funds are disbursed to you on November 1st so you can start shopping for Christmas 2017. **Visit www.cbifcu.org to begin saving or call Katye at (815) 439-6676.**

Want Your Tax Refund Fast?

Use direct deposit. When doing your taxes, simply give the IRS or your state department of revenue **CBI FCU's ABA Routing Number (2719-8713-0) along with your seven digit member account number for faster delivery of your tax refund.**

Report Your Dividends: Your 2016 year-to-date dividend amounts appear on your CBI FCU December 2016 statement.

Request Your Free Credit Report

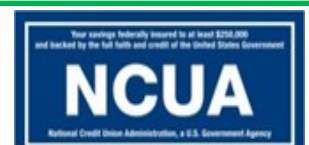
The Fair Credit Reporting Act (FCRA) requires each of the three nationwide consumer reporting companies- Equifax, Experian and TransUnion- to provide you with a free copy of your credit report once every 12 months. All you need to do is request it! To order yours, visit www.annualcreditreport.com or call (877) 322-8228.



Toll Free: (800) 699-5417 **Local Number :** (815) 439-6676

Mailing Address: 13717 S. Route 30, Unit 157, Plainfield, IL 60544

Website: www.cbifcu.org **Email:** inquiries@cbifcu.org





Convenient CO-OP Branches

YOUR CREDIT UNION AWAY FROM HOME

Over 5,000 CO-OP Shared Branches are available all across the United States for you to do your banking when you're away from home. These Credit Union Service Centers can be used for most transactions you would normally conduct at a CBI FCU Branch.

To find a CO-OP Shared Branch near you, visit www.CBIFCU.org by clicking on the "HELPFUL Links- CO-OP Network ATM's and shared branch.

Service restrictions and fees may apply, as determined by each branch .



Credit Union Manager Retires

The Board of Directors of CBI Federal Credit Union wishes to announce the retirement of Manager Robert Doty after 41 years of service (26 yrs. as volunteer and 15 yrs. as Manager).

Please join us for a Celebration:

Friday, January 13, 2017 at 2:30 at CB&I Plainfield office in the cafeteria.

Keep Us In The Know!

Have you moved? Changed your phone number or email address? Changed your name? To ensure that we keep your accounts secure, we need to be able to communicate with you. So it's important that we have your current contact information in case we have a question on your account or to verify suspicious activities. This is especially important also if you carry our CBI Credit or Debit card.

We want to keep you in the know by mailing or emailing you about special opportunities or new or enhanced product and service offerings. Plus, we want you to avoid a Returned Mail Fee for an incorrect address.



If you love us, SHARE US!

If you love all the advantages of CBI FCU membership, share us with your family! Membership benefits are open to member's immediate family and household members.

Credit Union Membership is a
FAMILY Benefit!



Contribute to your IRA



Looking for a great way to reduce your taxes? Consider opening an IRA or contributing to an existing one here at the Credit Union. According to the IRS, if you qualify, you are permitted to annually contribute the following maximum amounts of 100% of your earned compensation to your IRA.

For the year 2016 Contribution deadline April 17, 2017.

Under age 50 \$5,500

Over age 50 \$6,500

Please note: If neither you nor your spouse is covered in a retirement plan at work, your deduction is allowed in full. For contributions to a traditional IRA, the amount you can deduct may be limited if you or your spouse is covered by a retirement plan at work and your income exceeds certain levels. Roth IRA contributions are not tax deductible. If you have any questions, please reach out to Fran by emailing to: fran@cbifcu.org or call (815) 439-5012.

AnyHour MORTGAGE

Visit our website today to view our VERY competitive rates and to complete your online application!



What is Guaranteed Asset Protection? (GAP)

Anyone can probably easily guess the answer to this, but what is the number one complaint against insurance companies?" If you yelled "claims!" you are correct. If your car is involved in a total loss (due to theft or collision), you are responsible for the gap between your auto insurance limits and the outstanding balance of your loan.

To help our members avoid that giant insurance pot hole, your CBI Federal Credit Union is offering GAP insurance. For a one time amount of \$250 – \$500, depending on the collateral, (you can roll the amount into the loan) you can buy GAP insurance. Benefits are paid up to \$100,000. Protection begins immediately after we process your enrollment and continues for the term of the loan. **If you would like to add GAP to your auto loan, call us at 815-439-6269.**

