



## Get In Gear With CBI FCU

If you're looking to cut down on your monthly car payment while also potentially saving hundreds over the life of your auto loan, an **AUTO REFINANCE** with CBI FCU might just be the right choice for you!

With competitive rates and flexible repayment terms, your credit union has the options you need to refinance that New or Used car or truck loan to better fit your budget and your needs.

Plus, with all CBI FCU auto loans, enjoy the following perks:

- Zero loan documentation fees
- Easy auto- transfer payments from your checking or savings accounts.
- Low-cost GAP coverage available.

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

**For a limited time, whether you want to lower your monthly payment or pay less in interest, we can help!**

## SHARED BRANCHING

**What is Shared Branching?** CO-OP Shared Branching is a network of more than 5,000 credit union branches across the nation (and the world) that you can use just like you use your home branch. **Our credit union is part of this network.**

**Whether you are at work, home or favorite travel destination, credit unions participating in shared branching are always nearby.**



### What Can I do at a Shared Branch?

- Deposit Cash or Checks to your Savings or Checking Accounts
- Withdraw Cash from your Account
- Make Transfers between accounts.

**What do I Need to Perform a Transaction at a Shared Branch?** The name of your home credit union, your account number, and a photo I.D. That's it!

**The following services cannot be provided at a shared branch location:**

- Cannot open a new account or close account.
- Non-members cannot cash checks drawn

**How do I find a Shared Branch?** You can visit [www.sharedbranching.org](http://www.sharedbranching.org) to search for a location or give us a call at (800) 699-5417.



**\*Transactions or service restrictions may apply. See our Fee schedule.**



## Give a "Hoot About Saving" from April 1-30 during National Credit Union Youth month.

All savers are Wise, but every saver is Unique. What kind of saver are you?

Owls represent wisdom, and nothing is wiser than learning to save for one's future goals. By helping your child give a hoot about financial literacy now, you'll help them soar when they're older! Contact the credit union to open an account for your child under the age of 15 and receive a gift.

## 2017 ANNUAL MEETING RECAP

The 53rd Annual Membership Meeting of CBI FCU was held at the CB & I office in Plainfield, IL on March 8, 2017.

Those in attendance heard financial and operational updates from credit union officials and an overview of our plans for 2017. Each member present received a special gift from the credit union and had an opportunity to win a door prize. The following will serve for the 2017-2018 calendar year:

### Board of Directors:

D. Lacey—President	J. Pettit— Vice President
D. Poirier—Secretary	B. Doty— Treasurer
A. Gould—Security Officer	E. Sheeren— Director
N. Nelson—Director	J. Garrison— Director
T. Mullen— Director	

### Supervisory Committee:

D. Miller	R. Latzke	T. Schofield	C. Patti	J. Hwang
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We look forward to a year of celebration as we move forward in serving you with great opportunities on new services and new loan programs.



## How to Improve your Credit Score

1. **Review Credit Reports For Incomplete Or Incorrect Information And Get It Fixed.** It's important to review your credit reports periodically to make sure that inaccurate information hasn't lowered your credit score. By federal law, you are entitled to one free copy of your credit report every year from each of the three nationwide credit bureaus – Equifax, Experian and TransUnion. Visit [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or call toll-free 1.877.322.8228 to obtain your free credit reports.
2. **Keep Your Debt Levels Low.** The higher the ratio of your debt to your income or your available credit lines, the more you will be viewed by potential lenders as a higher-risk borrower. Paying off your credit cards every month is one of the best strategies for keeping a good credit score and saving money on interest at the same time.
3. **Pay Your Bills On Time.** Your payment history is the largest percentage of your credit score, so make every effort to pay your bills on time.

To learn more about credit scoring, see the Federal Trade Commission's website at [www.ftc.gov](http://www.ftc.gov). Remember a good credit score is always important when applying for a loan, and can save you lots of money!

Give us your **Feedback** – We Appreciate hearing from you



CBI Federal Credit Union strives to provide exceptional member service to each and every member. Please let us know if there is ANYTHING you can suggest to improve our products or service. Your comments regarding your CBI FCU experience can be emailed to us at [Michele@cbifcu.org](mailto:Michele@cbifcu.org).

We welcome and greatly appreciate any feedback you can share with us.

## New Website Coming Soon June 2017!

We're excited to offer a new website that will be redesigned to be more informative and easier to use. We hope you like the modern look and the convenience of the new features like the login to your Online Banking Account or Credit Card from anywhere on the website. Also you can now get in touch with us by just a click on "Contact Us".



## A Friendly Reminder!

If our fraud protection system recognizes unusual charges on your account, a temporary block may occur. Remember this could be for your protection but would definitely rain on your parade. If at all possible it's best to let us know your travel dates. If this happens to you, and your information is compromised, CBI FCU is here to help! **You can call our Fraud Dept at (800) 472-3272 to start the potential fraud process or call your credit union at (800) 699-5417.**

## This year Earth Day is Saturday, April 22nd.

Looking for ways to save some green? CBI FCU offers the following services with a minimal fee of charge, helping to protect the environment, while providing you more convenience.

- eStatements– Reduce Paper
- Online Banking– Secure way to view all account activity.
- Sprig Mobile App– Your accounts in the palm of your hand.

