

FALL 2021

FOCUS

INSIDE: Perseverance Rover is one of four new Mastercard designs coming soon!

A PUBLICATION FOR THE MEMBER/OWNERS OF CALTECH EMPLOYEES FEDERAL CREDIT UNION

Launch a Lifetime of Powerful Financial Benefits for Your Family with CEFCU Membership!

They can JOIN ONLINE and enjoy the same top-flight advantages of a “one-of-a-kind” Credit Union that you do.

As a member of the exclusive financial institution serving the extended Caltech community, you already know: CEFCU is not your typical Credit Union. We only do what we excel in. So, when we offer a product or service, you can be sure it's a solid, shining value!

But the benefits of belonging don't end there. Your immediate family by blood or marriage is eligible to join, including your spouse, parents, children, siblings, grandparents and grandchildren. And they'll enjoy the same powerful advantages you do.

Does your son need a low-fee credit card? In-laws looking for a new car? Are your daughter and son-in-law thinking of buying their first home? How about that new drought-resistant landscaping and backyard redesign your brother and his family have been dreaming about? Now is the time to tell them how CEFCU can help make their plans take flight!

Whether your family is located across the dining room table or across the country, they can join CEFCU by opening a new account online.

Whatever their needs, it's high time to get your family on board, so they can discover the difference of CEFCU membership now and for many years to come.

Must qualify for CEFCU membership to join. Minimum opening deposit of \$5 and one-time \$5 membership fee due upon opening any CEFCU Share Account. All loans subject to credit approval. Rates and terms subject to change without notice. CEFCU is an Equal Housing Lender. Federally insured by NCUA.

ONLINE SIGN-UP IS CONVENIENT, FAST & EASY! www.cefcu.org

Trending Scams: Stay Alert and Aware



As fraudsters adjust their disguises, your best defense is to stay alert.

Over the past year, online shopping, delivery tracking and usage of mobile payment apps have increased. Not surprisingly, fraudsters have also amplified their activity in these areas to steal your personal and financial information.

While new scams mature, old ones remain current. The IRS still warns consumers about tax-related schemes from stealing stimulus money to unemployment claims. In addition to scams we've alerted you about in the past, here are two more to add to your watch list.

DELIVERY SCAMS

Beware of texts, calls or emails about a missed delivery.

- Do not click on any links.
- Keep track of what you've ordered and when to expect packages.
- Use the retail store's tracking tool or go directly to the shipper's website to check delivery status.

Found a "missed delivery" notice on your door?

Fake failed-delivery notices may be placed on your door asking you to call and reschedule delivery of a package. Scammers aim

to make notices look convincing, so scrutinize its authenticity. Be particularly careful of unknown area codes and international call back numbers.

MOBILE PAYMENT APP SCAMS

Methods of payment have expanded from cash, check or card to innovative peer-to-peer (P2P) mobile payment apps, like Venmo, Zelle, PayPal and others. Scammers exploit the expanded use and convenience of these apps to steal from you.

- Do not click on links that ask you to send money through a mobile payment app. Check for requests by logging into the app.
- Only send or accept money from people you know.
- Keep in mind that payment app services lack the fraud protections of traditional financial institutions or credit cards.
- Never give sensitive personal information by phone, text, or email, including credit card or checking account details.

Avoid sending money to a scammer. Scammers create a need for urgency so you act fast and don't have time to think twice. They'll ask for money or payments through methods that are untraceable and impossible for you to get your money back, such as P2P apps, wires, or gift cards.

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At CEFCU, You'll Drive Away with a Rate that's

As a valued member/owner, when you qualify for a loan, you qualify for our best rate. Our straightforward, money-saving loans are always in your best interest. No teaser rates. No loan origination fees. No pre-payment penalties. And our great rates are not limited to certain models.

DON'T CHOOSE BETWEEN A LOW RATE AND A REBATE

A pre-approval from CEFCU gives you the confidence of "cash in hand." Take advantage of manufacturer rebates and negotiate a better price on your new car.

Apply online today at www.cefcu.org. Drive away with a low rate when you choose CEFCU!

*APR=Annual Percentage Rate. ^Rate includes 1% rate discount for payment by Automatic Transfer. Financing includes retail value or purchase price plus tax, license, documentation fees, and extended warranty. Offer may be used for paid-off vehicles. Lower rate or refinancing option does not apply to current CEFCU loans or any vehicles that have been financed by CEFCU in the past 12 months. Rates and terms subject to change without notice. All loans subject to credit approval.



- **Purchase a new car**
- **Buy out your lease**
- **Refi your existing car from another lender**

NEW/PRE-OWNED AUTOS

(100% FINANCING ON CURRENT & PRIOR 5 YEARS)

TERM	APR*
36 months	1.45%[^]
60 months	2.15%[^]
72 months	2.45%[^]
84 months	3.25%[^]



Good Credit Deserves a Great Looking Card

Exclusive card designs are part of our corporate DNA!

There's never been a better time to carry a CEFCU Platinum Mastercard®. With four exclusive card designs to choose from (including the Perseverance Rover), contactless payment technology, and a low variable rate, now is a great time to apply for your new card.

With our upcoming conversion to a new credit card processor, our new CEFCU Platinum Mastercard will offer significant enhancements to fraud detection and transaction security, while continuing to provide cardholders with superior value.

We remain committed to maximum savings with no annual fees, no harsh penalties, and no gimmicks. Here are just a few of the benefits that come standard with the new CEFCU Platinum Mastercard:

CONTACTLESS PAYMENTS

As quick as a tap, contactless payments offer a fast and touch-free way to pay. An encrypted signal does not transmit your card number. Instead the embedded antenna transmits a one-time code with information that does not expose your actual account details. The next time a purchase is made, a new unique code is sent.



ACCELERATED AND AUTOMATED FRAUD PROTECTION

We've strengthened the security of your credit card to identify threats faster and notify you sooner when suspicious activity is detected. The new system includes immediate alerts to your mobile phone and two-way communication to confirm or deny specific transactions.

SECURE ONLINE TRANSACTIONS

For online transactions, One-Time Passcode (OTP) is the newest fraud prevention technology that quickly and conveniently protects against unauthorized use of your card by sending a passcode via email, text or voice call to complete your transaction. The code can only be used one time and expires if it is not used within 10 minutes after it is generated. You enter the code at checkout to verify and securely complete your transaction with participating merchants.

OVERALL TERMS OF OUR CARD REMAIN THE SAME

- **NO balance transfer fees**
- **NO cash advance fees**
- **NO minimum interest charges**
- **NO international transaction fees**
- **NO annual fees**
- **NO gimmicks**

Current cardholders will receive their new card at the end of October. New cardholders can apply today* at www.cefcu.org or by visiting our office locations. If you're an eBranch user, simply log into eBranch and click "Apply for a Loan" then choose "Consumer Loan."

*Members who apply now will, upon approval, be issued a new card after 10/25/2021. For complete details, view our Mastercard Disclosure at www.cefcu.org.

All credit subject to approval.

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LA CAÑADA OFFICE

528 Foothill Blvd.
 P.O. Box 11001
 La Cañada Flintridge, CA 91012-6001
 800/592-3328 • 818/952-4444
 FAX 818/952-4382
 Hours: 9 a.m.-4 p.m. M-F
 Drive Up: 8:30 a.m.-4:45 p.m. M-Th
 8:30 a.m.-5:15 p.m. F

REAL ESTATE LOAN CTR.

801 Foothill Blvd.
 P.O. Box 11001
 La Cañada Flintridge, CA 91012-6001
 800/592-3328 ext. 404

JPL OFFICE

4800 Oak Grove Dr., Bldg. 291
 Pasadena, CA 91109
 818/354-3280
 FAX 818/393-4308
 Hours: 9 a.m.-4 p.m. M-Th
 8:30 a.m.-4 p.m. F

CAMPUS OFFICE

1200 E. California Blvd.
 Pasadena, CA 91125
 M/S 100-63
 626/395-6300
 FAX 626/568-9536
 Hours: 9 a.m.-4 p.m. M-Th
 8:30 a.m.-4 p.m. F

WEBSITE

www.cefcu.org

CREDIT UNION OFFICIALS

BOARD OF DIRECTORS

Ann Martin, *Chair*
 John Patterson, *Vice Chair*
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Theresa Slowskei, *Chair*
 Walt Boyd, *Member*
 Peter Rinde, *Member*

Scams: Stay Alert and Aware

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Remain vigilant before acting on any request. And, when in doubt, hang up or delete. A moment of thought will save you thousands of dollars and keep your identity and personal information safe.

Learn more on avoiding scams, fraud, and identity theft by visiting www.cefcu.org and selecting "Financial Wellness" under the "Resources" tab.

PLEASE TAKE A MOMENT Check and update your email, mailing address, and phone numbers. Accurate information is crucial to communicate urgent account matters and important notices. To review your information, log into eBranch at www.cefcu.org.

FINANCIAL UPDATE

As of August 31, 2021

Assets.....	\$2,115,771,304
Shares.....	\$1,903,270,424
Loans.....	\$ 496,098,498
Member Accounts.....	37,531

LOAN RATES & TERMS

Type of Loan	Annual Percentage Rate (APR)	Approximate Maximum Term
PERSONAL LOANS		
Personal Line of Credit (Variable).....	10.25%	Open End
Mastercard® (Variable).....	9.25%	Open End
Short Term Personal Loan.....	6.95% [^]	24 months
	7.25% [^]	36 months
	7.95% [^]	48 months
Share Secured Loan (Variable).....	1.50%	Open End

[^] Includes 1% rate discount for payment by Automatic Transfer. Lower rate or refinancing option does not apply to current CEFCU loans.

VEHICLE LOANS

New/Pre-Owned Autos — Purchase and Refinance*		
100% Financing (Current & prior 5 years).....	1.45% [^]	36 months
100% Financing (Current & prior 5 years).....	2.15% [^]	60 months
100% Financing (Current & prior 5 years).....	2.45% [^]	72 months
100% Financing (Current & prior 5 years).....	3.25% [^]	84 months
80% of Retail Value (6 years & older).....	2.45% [^]	60 months
New/Pre-Owned Motorcycles*		
100% Financing.....	6.49%	60 months
80% Financing (6 years & older).....	6.49%	60 months
New/Pre-Owned RVs*		
100% Financing.....	7.25%	120 months
80% Financing (6 years & older).....	9.00%	84 months

* Financing includes purchase price or retail value plus tax, license, documentation fees, mechanical breakdown protection, GAP, and extended warranty.

[^] Includes 1% rate discount for payment by Automatic Transfer. Lower rate or refinancing option does not apply to current CEFCU loans or any vehicles that have been financed by CEFCU in the past 12 months.

REAL ESTATE LOANS

First Trust Deed	Visit us online at www.cefcu.org or call 800/592-3328 ext. 404	
Second Trust Deed		
Primary/Secondary Residence (Fixed).....	5.25%	180 months
Rental Property (Fixed).....	9.75%	120 months
Home Equity Line of Credit (Variable)	3.75%	Open End
10-Year Interest Only HELOC (Variable)	3.75%	120 months



This reference guide is provided as a service to our members for general information and is not meant as a full disclosure. See specific loan disclosures for further details. Rates and terms are those in effect at time of printing and are subject to change without notice. All loans subject to credit approval. Equal Housing Lender. NMLS #626590. Effective October 1, 2021.



HOLIDAYS

Veterans Day Thursday, November 11 • Thanksgiving Thursday & Friday, November 25 & 26
 Christmas Eve Friday, December 24 • New Year's Eve Friday, December 31