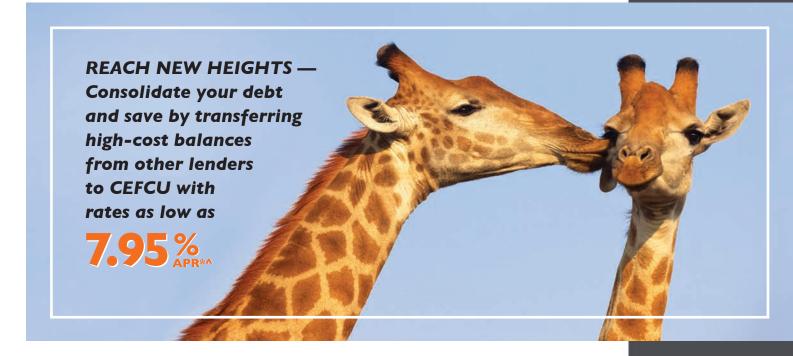


Kiss Your Debt Goodbye!



on expensive credit cards, gas cards, store cards, and personal loans only to watch those high interest charges continue to pile up each month? Our Short-Term Personal Loans can dramatically lower your monthly payments and reduce your overall interest charges.

CONSOLIDATE TODAY!

Simply transfer those high-cost balances from other lenders to CEFCU.

- Rates as low as 7.95% APR*^
- No teaser rates
- No loan origination fee
- No pre-payment penalty
- Fixed rate for the life of the loan
- Terms up to 60 months

READY TO SAVE?

Get started and apply online at **www.cefcu.org.** You can also rely on our loan experts every step of the way — just call **800/592-3328 ext. 402.** Upon credit approval, CEFCU will pay off your current high-interest bills. We can help you say goodbye to your debt and hello to reaching new heights!

*APR=Annual Percentage Rate.

^This rate includes a 1.00% rate discount for payment by Automatic Transfer.

Offer does not apply to current CEFCU loans. Minimum debt consolidation of \$2,500. Maximum loan amount of \$50,000, including any existing unsecured CEFCU loan(s). Rates and terms may change without notice. All loans subject to credit approval.

Is your account considered inactive?
Keep your money secure.

Read more on Page 2

Is Your Account at Risk? Simple Steps to Avoid Escheatment

hough escheatment may sound like a complex legal term, understanding why and when it occurs can help keep your money secure. Essentially, escheatment is a legal process requiring financial institutions, insurance companies, and other entities to transfer dormant property to the state.

As a financial institution, we are required to follow the escheatment process as governed by state laws. The state of California requires bank accounts, safe deposit box contents, and official checks with dormancy periods of three years to be escheated. The rules and time frames for escheatment vary by state.

At CEFCU, before escheatment occurs, we make diligent efforts to contact account owners, sending multiple notices to the last known address and attempting other forms of communication. When these efforts fail, we must transfer the property to the state authority, which holds the funds for a limited period to allow the owner, beneficiary, or legal heir to make a claim.

PREVENT ESCHEATMENT

Key steps to prevent escheatment of your accounts:

- **Update your contact information.** Make sure that all your financial institutions, insurance companies, and other entities holding your assets have your current address, phone numbers, and email. This helps ensure you receive correspondence or notifications regarding your accounts.
- **Keep accounts active.** Monitor all your accounts and prevent dormancy by regularly making simple transactions, such as a deposit or withdrawal.
- Respond to notices. If you receive communication regarding inactivity, respond promptly to confirm your account is active.
- Check for unclaimed property. You can search state databases for assets that might have been categorized as abandoned or dormant.
- **Create a will.** A valid will outlines your wishes on the distribution of your assets. Without a will, your assets may be subject to escheatment or probate.



• Designate beneficiaries.

Ensure you have named beneficiaries for your financial accounts, insurance policies, and retirement plans. Provide as much contact information as possible for your selected beneficiaries — include social security numbers if available. Be sure to update your legal documents accordingly.

• Inform your heirs. Ensure your heirs are aware of your financial relationships. While you may not want to disclose the exact details of what they will inherit, it's important they know which financial institutions you work with. This knowledge can help them locate and claim assets, preventing them from being lost or escheated to the state.

INTRODUCE THEM TO CEFCU

We encourage you to invite your immediate family to join us and share why you've chosen CEFCU as your trusted financial institution. With our commitment to financial value, it's no wonder why generations of members continue to extend the benefits of exclusive CEFCU membership to family. As member/owners, your family and beneficiaries alike can take advantage of the undisputed security and stability of your Credit Union long before they receive their inheritance.

PROTECT YOUR ASSETS

Each year, we must transfer funds from inactive accounts to the government — whether the accounts have been forgotten or beneficiaries are unaware of their rights. This loss can also affect those named in trusts and wills, especially when these documents are not regularly updated. Consequently, funds intended for beneficiaries may be turned over to the government through escheatment.

Escheatment is not limited to your savings account. Unclaimed property can include bank accounts, stocks, uncashed checks, insurance benefits, wages, contents of safe deposit boxes, and even real property. Remember, each state has different rules.

If you need to reclaim escheated money, read our Money Management article, "What to Do If Your Property Is Escheated" at **www.cefcu.org**. Under the Resource tab, select Financial Wellness. Make sure you're in control of your financial future!

Columbus Day, Indigenous People's Day Monday, October 14

Senior Management Team Steers Our Success

Comprised of seasoned professionals with decades of experience, our senior management team brings extensive financial knowledge, strategic insight, and a deep commitment to positioning CEFCU among the best credit unions in the nation.

John K. Meeker
President,
Chief Executive Officer
John joined CEFCU in 1999
as Senior Vice President and Chief
Financial Officer, stepping into his
current role as President and CEO in 2024.

He also serves as Treasurer on the Board of Directors. Throughout his career, John has been an active contributor to the credit union industry, serving on the CFO Council Committees of NAFCU and CUNA (now America's Credit Unions). He holds a Bachelor of Arts in Economics and an MBA in Finance and Accounting from Fairleigh Dickinson University, Madison, New Jersey.

Pattyl Aposhian Kasparian Senior Vice President, Chief Marketing Officer

Pattyl has been with CEFCU for 25 years, driving the organization's growth in marketing, business development, education, and sponsor relations.

She is accredited as a Chief Innovation Executive (CIE) through the Credit Union Executive Society (CUES). Pattyl holds a Bachelor of Arts in Journalism from California State University, Northridge, and an MBA in Marketing and Finance from Pepperdine Graziadio Business School. Additionally, she holds active licenses as an NMLS mortgage loan originator and a California real estate broker.

John Barnfather
Senior Vice President,
Chief Information Officer
John joined the Credit Union in
1998 and brings over 32 years of
experience in the financial services

industry, with a focus on technology and

operations. He provides strategic leadership across all facets of technology, e-commerce, and facilities management. In addition to his leadership role, John serves as Chair of CEFCU's Information Security Committee. He is a graduate of the three-year Credit Union Executive Society (CUES) CEO Institute Program and earned a Bachelor of Arts in Business Management from The Master's University.

Kristine Isagulyan Senior Vice President, Chief Financial Officer

Kristine brings over 20 years of experience in the credit union and banking industry to her leadership role at CEFCU. With a comprehensive

understanding of credit union operations, she oversees the accounting, loan resolution, and finance functions while guiding CEFCU's financial strategy. Kristine earned her Bachelor of Arts in Business Administration with an emphasis in Accounting from California State University, Fullerton. She is a licensed Certified Public Accountant (CPA) in California and a Certified Treasury Professional (CTP).



Collectively CEFCU's Senior Management brings over a century of credit union and banking expertise to their leadership roles.

Be On Alert!

If you've been affected by a security breach, the impacted company will contact you directly. Do not respond to unsolicited calls, emails, or texts from third parties attempting to verify your account information or using scare tactics to obtain your sensitive data.

- Enable multi-factor authentication and activity alerts for all accounts.
- Use strong, unique passwords.
 Never share login credentials or authentication codes with anyone.
- Think twice before clicking on links or opening attachments.



LA CAÑADA OFFICE

528 Foothill Blvd. PO 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: 8:15 a.m.-4:45 p.m. M-Th 8:15 a.m.-5:00 p.m. F

REAL ESTATE LOAN CTR.

801 Foothill Blvd. PO 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

Steve Proia, Chair Laurice Balian, Vice Chair John K. Meeker, Treasurer Peter Rinde, Secretary loe Courtney, Director Dlorah Gonzales, Director Ann Martin, Director John Patterson, Director Theresa Slowskei, Director

SUPERVISORY COMMITTEE

Theresa Slowskei, Chair Aleen Boladian, Member Walt Boyd, Member Brian Corcoran, Member Debbie Lee, Member

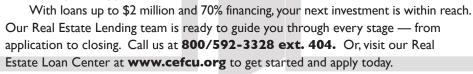
Open the Door to More!

Unlock opportunities with our new Investment Property Loan

CEFCU's new Investment Property Loan can help you purchase or refinance your rental property in California. And, like all our Real Estate loans, our competitive rates are gimmick-free with low closing costs, no pre-payment penalty, and low points.

WHAT'S BEHIND THE DOOR?

- Income Potential: Turn properties with 1-4 units (single-family homes, duplexes, triplexes, or fourplexes) into rental income.
- Flexible Terms: 30-year payments with a balloon payment in 15 years.
- Locked-In Rates: Enjoy a 60-day rate lock as soon as you submit your completed application.



FINANCIAL UPDATE

As of August 31, 2024

Assets	\$2	.081.183.825
Shares	\$1	,535,348,967
Loans	\$	592,460,732
Member Accounts		37,868

LOAN RATES & TERMS

Type of Loan	Annual Percentage Rate (APR)	Арргохітаte Maximum Term
PERSONAL LOANS		_
Personal Line of Credit (Variable)	15.50% 14.50% 7.95%^ 8.25%^ 8.95%^	Open End Open End 24 months 36 months 60 months
Short Term Personal Loan		
Share Secured Loan (Variable)	. 3.96%	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)	5.45%^	36 months
100% Financing (Current & prior 5 years)	5.75%^	60 months
100% Financing (Current & prior 5 years)	6.20%^	72 months
100% Financing (Current & prior 5 years)		84 months
80% of Retail Value (6 years & older)		60 months
New/Pre-Owned Motorcycles*		
100% Financing	7.25%^	60 months
80% Financing (6 years & older)	7.25%^	60 months
New/Pre-Owned RVs*		
100% Financing	7.95%	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 warrantv. ^ 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 DeedVisit us online at www.cefco	org or call 800	/592-3328 ext. 404
Second Trust Deed	•	
Primary/Secondary Residence (Fixed)	8.75%	180 months
Rental Property (Fixed)		120 months
Home Equity Line of Credit (Variable)		Open End
10-Year Interest Only HELOC (Variable)	8.25%	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 Lenders NMLS #626590. Effective October I, 2024.

