

WINTER 2026

# FOCUS

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

## Talk About a WIN-WIN!

**Extend the financial benefits of CEFCU membership and earn an entry to win one of 50 cash prizes of \$500!**

**That's \$25,000 in total cash prizes.**



Just scan the code to earn your entries. Or, visit [www.cefcu.org](http://www.cefcu.org) and look for our rotating Sweepstakes banner. Click on the button and enter your referral's name and email address on the form. We'll do the rest!



\*Visit [www.cefcu.org](http://www.cefcu.org) for official rules. Promotion dates are November 10, 2025 to January 20, 2026. The first drawing was held on November 18, 2025, and every Tuesday thereafter until the final drawing on January 20, 2026. Must qualify for CEFCU membership to join. Minimum \$5 deposit and \$5 membership fee due upon opening any CEFCU Share Account. No purchase necessary. **Federally insured by NCUA.**

**T**hrough January 20, 2026, you can earn an entry to win in our **"REFER TO WIN" Membership Sweepstakes** for every eligible person you refer. And there's no limit to how many family members and Caltech/JPL co-workers you refer. Plus, earn another entry when your referral joins.

Extend the financial benefits of CEFCU membership to your immediate family—by blood or marriage. **This includes your spouse or significant other living under the same roof, siblings, children, parents, grandparents, and grandchildren—as well as fellow Caltech students and co-workers at Caltech, JPL, The Huntington, and other affiliated groups.**

### THERE'S STILL TIME TO WIN!

Every week, for 10 weeks, we'll be awarding 5 new or existing\* members with a \$500 deposit into their CEFCU savings account. New members will be entered to win when they join. So you and each of them could be a winner!

Better still, new members can open and fund an account online. It's a simple process even if your family members live clear across the country. And, after they join, they too can earn additional entries by referring others. Once entered, you'll both be eligible to win in each subsequent drawing.

# 2026

*Happy New Year*

**On behalf of the Board and Staff of CEFCU, we thank you for your support and confidence and wish you a happy, prosperous New Year!**

# Lock in a Low Home Loan Rate that Stands the Test of Time!

Whether you are buying your first home or are a current homeowner looking to lower payments with an extended term, our competitive rates are gimmick-free! With several terms to choose from, we offer members a true advantage with each home loan.

- **No or low points**
- **Flexible terms**
- **Low down payment options**
- **Easy-to-apply online application**

## READY TO MAKE A MOVE?

■ **APPLY ONLINE** with our home loan experts a call away every step of the way. You can view your loan status and track the entire process online.

■ **CUSTOMIZE YOUR LOAN** based on your specific goals. Crunch numbers, explore options and run scenarios covering terms and costs.

■ **ONCE APPROVED**, you're ready to proceed and personalize your loan documents.

Visit our Real Estate Loan Center at [www.cefcu.org](http://www.cefcu.org) to apply today. Or, call us at **800/592-3328 option 5**. Our lending team is here for you every step of the way.



**Time to make a move? CEFCU can lend a hand with a wide variety of home loan options.**

*Current CEFCU rates, terms and fees can be found on our website. Rate is locked upon completed application or upon receipt of a fully executed purchase contract. Real estate loans are available for residential properties in the state of California. Certain exceptions may apply for jumbo loans or property types. Property insurance is required. All loans subject to credit approval. Rates and terms are subject to change without notice. CEFCU is an Equal Housing Lender. NMLS #626590.*

# Ready to Come Up for Air? We Can Help Consolidate Your High-Cost Debt.

Transfer those balances to CEFCU with rates as low as **7.95% APR\*\***

Are you paying — and paying and paying — on expensive credit cards, gas cards, store cards, and personal loans only to keep drowning in high interest charges 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**



## GET IN CONTROL

Apply online at [www.cefcu.org](http://www.cefcu.org) to get started. You can also rely on our loan experts every step of the way — just call **800/592-3328 option 1**. Upon credit approval, CEFCU will pay off your current high-interest bills.

From underwater to in control, let us help you breathe again.

## READY TO SAVE?

Short-Term Personal Loans	
APR*	MAX. APPROX. TERM
7.95% <sup>^</sup>	24 months
8.25% <sup>^</sup>	36 months
8.95% <sup>^</sup>	60 months

\*APR=Annual Percentage Rate. <sup>^</sup>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.



**Laurice Balian, CEFCU Board of Directors; Aleen Boladian, CEFCU Supervisory Committee; Pattyl Aposhian Kasparian, Chief Marketing Officer, CEFCU; Kristine Isagulyan, Chief Financial Officer, CEFCU; Charles E. Lane, Vice President and Chief Operating Officer, Caltech; and, Cindy Rinde.**

**Marisu Jimenez, General Manager, Caltech Athenaeum; Charles E. Lane, Vice President and Chief Operating Officer, Caltech; Melany Hunt, Chair of The Athenaeum House Committee, Dotty and Dick Hayman Professor of Mechanical Engineering; Thomas F. Rosenbaum, President of Caltech, Sonja and William Davidow Presidential Chair and Professor of Physics; and, John Meeker, President/CEO, CEFCU.**

## Celebrating The Athenaeum’s 95th Anniversary

Caltech’s Athenaeum celebrated its 95th anniversary in 2025, and CEFCU was honored to serve as the event’s primary sponsor. The signature celebration — *A Nostalgic Evening of Elegance* — brought together members, alumni, and campus affiliates on October 30, 2025 for an evening recognizing the club’s enduring legacy and vibrant community.

Prior to the celebration, The Athenaeum hosted a ribbon-cutting ceremony for the newly renovated Rathskeller, unveiling a revamped bar and game room on the lower-level space,

designed as a casual backdrop in which members can gather and connect.

“We are proud of our longstanding relationship with The Athenaeum as a sponsor, partner and member. It continues to serve as a meaningful place for students, faculty, alumni and affiliates to come together,” said John Meeker, President/CEO. “Celebrating its 95th anniversary during CEFCU’s own 75th year makes this milestone especially significant and highlights the deep roots we share within the Caltech community.”

**CEFCU ANNUAL MEETING — Tuesday, February 17, 2026 at 5:30 PM**

**La Cañada Office: 528 Foothill Blvd., La Cañada Flintridge, CA 91011**

## AI Scams are Getting Smarter — So Can You

Artificial intelligence has given scammers powerful new tricks. Today’s fraudsters can mimic real human voices, write emails that look perfectly legitimate, and even create fake “live chats” that appear to come from a trusted source.

Imagine answering the phone to a familiar voice — a friend, family member, or trusted institution — asking you to “verify your account” or share a security code. It feels

routine, maybe even urgent — but it isn’t real. This is an AI-driven scam designed to steal your information.

**WHAT YOU CAN DO:** Better awareness can help you protect your finances. Stay informed about how AI is manipulated by criminals, so you can spot these scams more easily.

**REMEMBER:** Be wary of phone calls — even if the caller seems legitimate. When in doubt, hang up. Call the impersonated friend or family

member directly. For an organization, business or financial institution, use contact details from a statement or official website.

Stay alert. Fraudsters will keep evolving their tactics. Read more about how to guard against scams, fraud and identity theft by visiting [www.cefcu.org](http://www.cefcu.org). Select *Scam Awareness & Cyber Security* under the Resource tab.



**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

**CHECK OUT  
 OUR LOW  
 LOAN RATES**

**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*  
 Joe 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*

**2026 Calendars Available**

CEFCU's 2026 calendar features captivating photos of vacation destinations around the globe. Each month includes Caltech and JPL pay dates, JPL RDOs, holidays, and moon phases.

A digital copy is available on our website. To request a 2026 calendar by mail (while supplies last), please visit [www.cefcu.org](http://www.cefcu.org) and select "Calendars" in the Resources tab.



**FINANCIAL UPDATE**

As of November 30, 2025

Assets.....	\$2,112,485,921
Shares.....	\$1,596,069,481
Loans.....	\$ 655,563,709
Member Accounts.....	37,853

**LOAN RATES & TERMS**

Type of Loan	Annual Percentage Rate (APR)	Approximate Maximum Term
<b>PERSONAL LOANS</b>		
Personal Line of Credit (Variable).....	14.00%	Open End
Mastercard® (Variable).....	13.50%	Open End
Short Term Personal Loan.....	7.95%^	24 months
	8.25%^	36 months
	8.95%^	60 months
Share Secured Loan (Variable).....	3.76%	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**

<b>New/Pre-Owned Autos — Purchase and Refinance*</b>		
100% Financing (Current & prior 5 years).....	4.19%^	36 months
100% Financing (Current & prior 5 years).....	4.49%^	60 months
100% Financing (Current & prior 5 years).....	4.89%^	72 months
100% Financing (Current & prior 5 years).....	5.49%^	84 months
80% of Retail Value (6 years & older).....	4.89%^	60 months
<b>New/Pre-Owned Motorcycles*</b>		
100% Financing.....	7.25%^	60 months
80% Financing (6 years & older).....	7.25%^	60 months
<b>New/Pre-Owned Recreational Vehicles*</b>		
90% 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 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**

<b>First Trust Deed</b> .....	Visit us online at <a href="http://www.cefcu.org">www.cefcu.org</a> or call 800/592-3328 ext. 404	
<b>Second Trust Deed</b>		
Primary/Secondary Residence (Fixed).....	6.95%	180 months
Rental Property (Fixed).....	8.25%	120 months
<b>Home Equity Line of Credit (Variable)</b> .....	6.65%	Open End
<b>10-Year Interest Only HELOC (Variable)</b> .....	7.00%	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 January 1, 2026.



**HOLIDAY CLOSINGS — Martin Luther King, Jr. Day Monday, January 19**  
**Presidents' Day Monday, February 16 • CEFCU Staff Training Day Thursday, April 9**