

SUMMER 2026

# FOCUS

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

## Shift Your Loan into a Lower Gear We can help you drive farther for less!

**A**t CEFCU, we boost your buying power when you finance your new or pre-owned vehicle. Our straight forward, money-saving loans are always in your best interest.

- **No teaser rates**
- **No loan origination fees**
- **No pre-payment penalties**

Plus, our great rates are not limited to certain models. When you qualify for our loans, you qualify for our best rate!

### SHOP WITH CONFIDENCE.

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

### LOVE YOUR RIDE? SHIFT YOUR RATE!

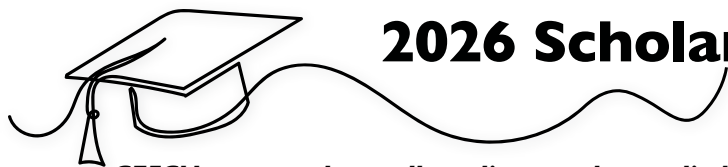
Refinance your current auto loan from another lender with CEFCU to save. You could lower your monthly payment or pay off your car sooner with a shorter-term loan.

### CRUISE INTO SAVINGS.

Check out our low loan rates on the back page. Get started anytime by simply scanning the code below. Or, apply online at **[www.cefcu.org](http://www.cefcu.org)**. We can help you shift gears to a loan designed to keep you moving forward.



Current CEFCU rates, terms, and fees can be found on our website. Financing includes retail value or purchase price plus tax, license and documentation fees. Offer may be used for paid-off vehicles. Lower rate or refinance option does not apply to current CEFCU loans or any vehicles financed by CEFCU in the past 12 months. Rates and terms subject to change without notice. All loans subject to credit approval.



# 2026 Scholarships Awarded

**CEFCU congratulates all applicants who applied for the 2026 scholarship awards for their achievements both inside and outside the classroom. Scholarship recipients were selected based on their essay, academic performance, honors and awards, demonstrated leadership, and extracurricular activities. Each winner received a one-time scholarship award of \$2,000. Our winners are:**



## **Zachary Lininger**

Livermore High School  
**Attending University of California, Santa Cruz**

"For me, understanding saving and investing has not only built my confidence and decision-making abilities, but has also transformed lessons into life skills. It enforced critical thinking about spending choices, needs versus wants, and future planning."



## **Steve Quezada**

La Salle College Preparatory  
**Attending California State University San Marcos**

"It felt great to be able to help someone in my community and to make a difference in somebody's life. Having the opportunity to be employed, earning a paycheck and being able to help others is a blessing and privilege that not everybody enjoys."



## **Andrea Perez**

Los Osos High School  
**Attending California Polytechnic State University, San Luis Obispo**

"Saving will be the key to my future financial plans. I know I have much more to learn about more advanced economic concepts before making large dollar decisions, but being a smart saver is my best shot at staying successful."



## **Cozette Rinde**

La Cañada High School  
**Attending University of Washington**

"Ultimately, I have come to see that the most important financial lesson is not about money in isolation, but about time, its quiet influence, its compounding effect, and its ability to transform even the smallest decisions into something far greater than they first appear."

## **Build Your Future from the Ground Up**

***Flexible financing designed around your goals.***

**W**hether you are planning your dream home or investing in land for the future, CEFCU is here to help make it possible with competitive financing and personalized service every step of the way.

### **LOT LOAN HIGHLIGHTS**

- **Financing for unimproved land in California**
- **Loan amounts up to \$750,000**
- **Up to 70% financing**
- **Low closing costs**
- **Competitive interest rates**



### **WHY FINANCE WITH CEFCU?**

Our experienced Real Estate Lending experts are here to guide you through every step of the process, from application to closing. We offer an automatic 60-day rate lock with a completed application and executed purchase contract, along with in-house underwriting for greater flexibility and faster approvals. Plus, your loan will be serviced internally, providing you with continued local support long after closing.

Ready to build your future from the ground up? Call us at **800/592-3328 option 5** or visit our Real Estate Loan Center at **[www.cefcu.org](http://www.cefcu.org)** to explore lot loan financing options designed to help you take the next step.

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. CEFCU is an Equal Housing Lender. NMLS #626590.

## PRESIDENT'S MESSAGE

# A Foundation for Future Enhancements to Optimize the Way You Interact with CEFCU



**John K. Meeker**  
President/CEO

When members tell us why they choose CEFCU, we often hear about the experience. The friendly voice on the phone. The familiar face in the branch. The knowledgeable loan officer who takes the time to answer questions and find solutions. Those moments matter, and they always will.

For more than 75 years, CEFCU has focused on delivering two things that matter most to our member-owners: exceptional financial value and unsurpassed member service. Value is reflected in competitive rates, strong dividends, and low fees. Service is something deeper, woven into every connection, from conversations with our team to the digital tools members rely on every day.

Today, many more interactions take place through eBranch and mobile banking. As that shift continues, we challenged ourselves to ask an important question: Does our digital experience measure up to the same standards of value, convenience, and service that define CEFCU?

Managing your money should be simple. It should work wherever and whenever you need it. Over the past year, we have listened closely to your feedback. You told us you wanted easier transfers, simpler navigation, more features, and a more modern experience. We heard you!

***In the months ahead, we will launch a faster, easier and more secure digital banking platform. The upgrade will give you better tools to help you manage your finances with greater convenience and control.***

Your feedback played an important role in the direction we chose for our new digital banking platform.

In the months ahead, we will launch a faster, easier and more secure digital banking platform. More importantly, the upgrade will give you better tools to help you manage your finances with greater convenience and control.

Here are a few enhancements you can look forward to:

■ **Instant Account Verification with Plaid**—Link external financial accounts quickly and securely without trial deposits or waiting periods.

■ **Account Aggregation**—View eligible accounts from other financial institutions alongside your CEFCU accounts with a single login, giving you a more complete picture of your finances.

■ **Member-to-Member Transfers**—Send money conveniently between CEFCU members.

■ **Enhanced Security and Fraud Protection**—Advanced safeguards designed to better protect your accounts and personal information.

And this is only the beginning. The new digital

banking platform will provide a foundation for future enhancements and additional features that will continue to optimize the way you interact with CEFCU.

In the coming weeks, we will share more details, important dates, and resources to help you prepare for the transition. While there will be a few steps required on your part, rest assured that

we are doing the heavy lifting behind the scenes to make the upgrade as smooth as possible.

Like any worthwhile investment, progress requires change. We believe this new platform will make it easier to access your accounts, move your money, and manage your financial life.

While technology may change, our commitment to serving you never will. Thank you for your membership, your trust, and for helping shape the future of CEFCU.

## Get Ready: Update Your Contact Information

An important step to create a seamless transition to our new platform requires our enrolled members to verify their contact information. This includes:

✓ **Email Address**

✓ **Mobile Phone Number**

Log into eBranch at [www.cefcu.org](http://www.cefcu.org) and select "User Options" to review and update your account contact details.

**CEFCU's New eBranch  
and Mobile App  
Arrives in 2026**

**Scan the code for updates.**





## 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*  
Joe Courtney, *Director*  
Dlorah Gonzales, *Director*  
Ann Martin, *Director*  
John Patterson, *Director*  
Theresa Slowskei, *Director*

### SUPERVISORY COMMITTEE

Aleen Boladian, *Chair*  
Walt Boyd, *Member*  
Brian Corcoran, *Member*  
Charlene Hammell, *Member*  
Debbie Lee, *Member*

CHECK OUT  
OUR LOW  
LOAN RATES

# Family Membership Kicks Off with You!

Invite your entire immediate family—  
by blood or marriage—to score all  
the benefits of CEFCU membership.

- Spouse
- Siblings
- Significant other or extended family living under the same roof
- Parents
- Grandparents
- Children
- Grandchildren

## THEY CAN ALL JOIN THE TEAM

They can open and fund a new account online.  
Once they join, they'll enjoy all the same financial  
advantages of CEFCU membership that you do.



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. Federally insured by NCUA.

## FINANCIAL UPDATE

As of May 31, 2026

|                       |                  |
|-----------------------|------------------|
| Assets .....          | \$ 2,109,774,664 |
| Shares .....          | \$ 1,593,077,569 |
| Loans .....           | \$ 686,086,250   |
| Member Accounts ..... | 37,385           |

## LOAN RATES & TERMS

| Type of Loan                             | Annual Percentage Rate (APR) | Approximate Maximum Term |
|------------------------------------------|------------------------------|--------------------------|
| <b>PERSONAL LOANS</b>                    |                              |                          |
| Personal Line of Credit (Variable) ..... | 13.75%                       | Open End                 |
| Mastercard® (Variable) .....             | 12.75%                       | 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

### New/Pre-Owned Autos — Purchase and Refinance\*

|                                                |        |           |
|------------------------------------------------|--------|-----------|
| 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 |

### New/Pre-Owned Motorcycles\*

|                                       |        |           |
|---------------------------------------|--------|-----------|
| 100% Financing .....                  | 7.25%^ | 60 months |
| 80% Financing (6 years & older) ..... | 7.25%^ | 60 months |

### New/Pre-Owned Recreational Vehicles\*

|                                       |       |            |
|---------------------------------------|-------|------------|
| 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

**First Trust Deed** ..... Visit us online at [www.cefcu.org](http://www.cefcu.org) or call 800/592-3328 ext. 404

### Second Trust Deed

|                                           |       |            |
|-------------------------------------------|-------|------------|
| Primary/Secondary Residence (Fixed) ..... | 6.95% | 180 months |
| Rental Property (Fixed) .....             | 8.25% | 120 months |

**Home Equity Line of Credit (Variable)** ..... 6.40% Open End

**10-Year Interest Only HELOC (Variable)** ..... 6.50% 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 July 1, 2026.



**HOLIDAY CLOSINGS—** Independence Day Friday, July 3 (observed) • Labor Day Monday, September 7  
Columbus Day/Indigenous Peoples' Day Monday, October 12