

SUMMER 2017

FOCUS

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

We're Here for You... No Matter Where Here Is!



Offering only those products we do best — anywhere. Around the country. Around the clock.

A lot has changed since CEFCU was first “here for our members” over 67 years ago. Thanks to our continually-evolving, cutting-edge technology, **“here” has become as close as your mobile devices.** . . . wherever you have internet access.

But one thing has not changed: **Our commitment to bring you the very best value in our savings and borrowing products.** If you are looking for top rates on fully liquid savings with total security, you’ll find them here at CEFCU. If it’s time to realize your dreams with a low-cost loan, you’ll find those here, too.

Deposit checks, transfer funds to or from outside financial institutions, apply for a loan or make a Mastercard® payment. And do it all online using your computer, tablet, or mobile phone, so **“here” can now be anywhere. Any time.**

No wonder we have continued to grow to over \$1.5 billion strong. Like all our members, **you know you can depend on us. . . for your here and now. . . and, more importantly, for your tomorrow.** We are **HERE for YOU.**

Current savings dividends & loan rates available at www.cefcu.org. All loans subject to credit approval. Rates & terms subject to change without notice. CEFCU does not make private party auto loans or real estate loans outside California.

OVER THE YEARS,
ONE THING HAS NEVER CHANGED:
OUR EFFORT TO BRING YOU THE VERY BEST VALUE IN EVERY PRODUCT WE OFFER.

Los Angeles, CA

Phoenix, AZ

Boston, MA





CEFCU Has Funded Over \$350 Million in Real Estate Loans

We've been quite busy over the last 5 years — \$350 million busy helping thousands of members meet their real estate goals — be it with a first trust deed or home equity line of credit. It's easy to get the money you need. Here's how to get started:

- > **Go online using your computer, tablet or mobile phone.** Use the URL cefcu.org
- > **Check rates in two minutes.** No log in. No obligation. No detailed information.
- > **Complete the easy online application.** Select the loan that's right for you!

“e” is for Everything
eBranch
C E F C U

Give eBranch a try!

- eStatements
- Mastercard® access and payments
- Online loan applications
- Transfer funds to and from outside financial institutions
- Mobile Access for check deposits and more

Get started today! Visit www.cefcu.org to sign up or log in.

15th Annual Scholarship Winners Announced

This year's personal statement asked: “What role has CEFCU played in your life and what is its role in your future?”

Conner J. Knauss, Maranatha HS, attending USC — “Although most financial institutions only offer credit to legal adults over the age of 18, CEFCU permitted me to obtain a joint credit card with my mother when I turned 17, so that I could begin to build personal credit. With my CEFCU Mastercard®, I have learned about revolving pay schedules, and how to budget, save, and pay off my balance at the end of the month.”



Kenton A. Luck, Thousand Oaks HS, attending University of Miami Frost School of Music — “Having my own account at CEFCU, I feel an even greater bond to my grandmother's and father's connection and legacy with Caltech. Certainly my future with CEFCU promises to be a long lasting relationship in keeping with my family's tradition.”



Lauren A. Quintanar, Warren HS, attending Arizona State — “My parents helped me launch my financial journey by opening a savings account where my allowance was automatically deposited on a periodic basis where it has grown over the years. With the help of CEFCU and the smart decision to automatically save, it has given me perspective into the world of finances along with an appreciation of the value of financial security.”



Mark Z. Xu, Polytechnic HS, attending California Institute of Technology — “I still don't really know what I am saving for, but if something unexpected ever occurs, if the proverbial ‘rainy day’ ever happens, I know that CEFCU will have my back.”





Your “go-bag” needs to include a week’s worth of cash, copies of your important records, a list of usernames and digital passwords, as well as copies of your most important and essential documents.

Put Together a Financial “Go-Bag” for Your Protection

Summer is here! Pack your bags — whether it’s your most comfortable flip flops and sunblock for a family vacation or clubs for a round of golf. But don’t forget to pack your most important bag — your financial “go-bag.”

An emergency or natural disaster happens without warning. With advance preparation, you can prevent it from turning into a true disaster. Key among those preparations — yet probably the most frequently overlooked — is organizing your financial first-aid kit or “go-bag”.

The “go bag” can be organized in various ways. A three-ring binder or a series of sealable plastic bags are two easy ways. In any case, it should be stored in a secure, watertight container that’s easy to carry. Here’s where you should start!

- 1 CASH.** Keep cash for living expenses for a week for your entire family. Include plenty of \$20 bills, which are more widely accepted than larger denominations.
- 2 RECORDS.** Make front and back copies of the items below. If applicable, include contact information such as your tax preparer, attorney, and a trusted friend who lives outside your local area.
 - a. Account information for checking, savings and brokerage accounts
 - b. Mortgage information, deed to your home, and car titles
 - c. Copies of prior year’s tax return and/or contact information for preparer. If you do not have a safe place for storage, keep two recent paystubs for employment verification purposes
 - d. Insurance: Auto, home, life, health, and long-term care
 - e. Estate information: Copies (or locations of copies) of the will, durable power of attorney, advanced medical directives, living will, trust documents, and the name of executor
- 3 A COMPREHENSIVE LIST OF USERNAMES AND PASSWORDS.** For the sake of security, consider uploading this to a cloud-based server as well as writing it on paper. Make sure that someone you trust knows it exists and how to access it. Also, be creative. Instead of

writing down your password, write down the question your password answers. Example: If your password is “Davis1996,” write down, “What is the name of the best man at my wedding coupled with the year I was married?”

- 4 COPIES OF ESSENTIAL DOCUMENTS LIKE YOUR DRIVER LICENSE, CREDIT CARD INFORMATION AND EMERGENCY CONTACTS.** For kids, include copies of birth certificates or school identification cards. A family photo is a good resource, too.

THINK AHEAD. WHAT CEFCU RECOMMENDS.

Enroll in Direct Deposit. What you have access to will depend on the severity of the disaster. Some disasters may delay U.S. Postal Service and leave you waiting days to receive benefits or other recurring checks. As noted on the Social Security Administration website, “with Direct Deposit, your money is safe in your bank, savings and loan, or credit union account no matter what happens to interrupt mail service.”

Update your records and information with CEFCU and other financial institutions. This includes your email address and cell phone number. Make sure your documents live and breathe with the ebbs and flows of time.

CEFCU recommends all members enroll in eBranch, our secure online access, as an additional way of transacting with us. eBranch, as well as CEFCU’s Mobile Access app, must be set up ahead of time and verified regularly. CEFCU should also have a current copy of your photo identification on file.

Lastly, make sure you have taken steps to secure your information — whether it’s stored in electronic format, or that good old three-ring binder mentioned earlier. While it is priceless to you and your family, it is also a treasure trove for someone looking to do financial harm.

Creating a financial “go-bag” may take a few days. However, compared to the many months it would take to identify, gather, and restore all the lost data, it’s a very small investment with a huge pay-off.



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

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 Dlorah Gonzales, *Director*
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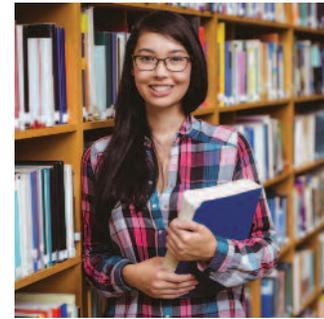
Laurice Balian, *Chair*
 Walt Boyd, *Member*
 Theresa Slowskei, *Member*

Need a Private Student Loan?

Federal loans not enough to cover the cost of college education? CEFCU's supplemental private student loans can help pay for qualifying expenses, including tuition, books, room and board, supplies, computers and even past due tuition bills.

Rates are competitive. We do not charge an origination fee, and we offer a 30-day No-Fee Return Policy so you can cancel the loan within 30 days of disbursement without fees or interest.

For more information or to get started, please visit www.cefcu.org.



FINANCIAL UPDATE

As of March 31, 2017

Assets.....	\$1,555,779,297
Shares.....	\$1,399,511,890
Loans.....	\$ 411,200,618
Member Accounts.....	35,808

LOAN RATES & TERMS

Type of Loan	Annual Percentage Rate (APR)	Approximate Maximum Term
PERSONAL LOANS		
Personal Line of Credit (Variable).....	11.00%	Open End
Mastercard® (Variable).....	9.75%	Open End
Short Term Personal Loan.....	9.00%	24 months
	10.00%	36 months
	10.50%	48 months
Share Secured Loan (Variable).....	2.15%	Open End

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).....	1.85% [^]	60 months
100% Financing (Current & prior 5 years).....	2.85% [^]	84 months
80% of Retail Blue Book (6 years & older).....	3.85%	60 months
New/Pre-Owned Motorcycles*		
80% Financing.....	3.99%	60 months
100% Financing.....	4.99%	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 Blue Book 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, x404	
Second Trust Deed		
Primary/Secondary Residence (Fixed).....	4.95%	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



Catech Employees Federal Credit Union publishes this reference guide as a service to our members. It is designed to be used for general information and is not meant to be a full disclosure. Rates and terms are those in effect at time of printing, and are subject to change without notice. For applications or detailed information, please call the Credit Union today. Equal Housing Lender. Equal Opportunity Lender. NMLS #626590. Effective July 1, 2017.

