

# SYNAPSES

Financial information for both sides of your brain



**CELEBRATE**  
**— 65! —**

## IT'S OUR ANNIVERSARY, BUT YOU GET THE PRESENTS!

**65** years ago, the world was a lot different. Cars had fins. Phones had cords. TV had 3 black-and-white channels. Dads had jobs and moms stayed home.

Life in 2016 is much different. But some things are constant. Families still work hard, and they need their money to work hard for them. They still need convenience, security and value. They still need California State & Federal Employees' Credit Union.

We were formed by a group of employees from Humboldt State and California Highway Patrol with one overriding principle. To assist each other with reasonably priced loans and good returns on savings. Today, we're still here with that same mission; to provide our members with the best value possible.

This year, we're celebrating our 65th Anniversary. Allow us to Celebrate 65 by helping you with some anniversary special offers (shown at right).

Just call or visit us to get the Celebration started!

### CELEBRATE 65: 0.65% APR VISA BALANCE TRANSFER

Are you tired of paying high rates on your credit card balances? Then Celebrate 65 by transferring high-interest credit card balances to your **CSFECU Visa® Credit Card**, and pay just **0.65% APR** on the transferred balances for one year.

Don't have a CSFECU Visa Credit Card? Open one today! It's loaded with great features, such as a low rate on purchases, no annual fee, no cash-advance fee, 25-day grace period on purchases, emergency card replacement and emergency cash. And there's no fee for the balance transfer!

APR = Annual Percentage Rate. 0.65% APR is available for 12 billing cycles after the date of balance transfer. At the end of 12 billing cycles, the rate will revert to the Balance Transfer APR (currently 13.90% APR).

### CELEBRATE 65: 6.50% APR DEBT CONSOLIDATION LOAN

Sometimes it can be easy to pay too much on your various loans. Maybe you've been stuck with high-interest medical debt, or revolving debt like credit cards and store charge accounts. Individually, they're not a big deal. But put together, you can be paying tens or hundreds of dollars a month in excess interest payments. With our **Celebrate 65 Debt Consolidation Loan**, you can combine all your debt into a single, easy-to-manage loan with a single easy-to-manage rate of just 6.50%. It's a personal loan, so there's no collateral. It'll help rid your life of high-interest debt and put YOU back on the road to building your future.

APR = Annual Percentage Rate. Maximum term of 24 months. A \$10,000 loan amount with a term of 24 months at 6.50% APR would be \$445.49 monthly.

Paying bills really isn't much fun. But with One Click Bill Pay, paying bills is transformed into a process that, while maybe not exactly fun, is at least efficient, fast and convenient. You can pay almost anyone, from the biggest corporation to your brother-in-law! Payments go either electronically or by check if the payee cannot accept electronic payments. It's so simple!

**CONVENIENCE:** Receive and pay your bills electronically all in one place.

**SECURITY:** Protect against check fraud with direct electronic payments.

**CONTROL:** Schedule single or recurring payments in just a few steps, and you'll never worry about missing a bill or late fees.

**SIMPLICITY:** View your payments history and all of your future scheduled transactions.

**SAVINGS:** Save money on stamps and trips to the post office.

**CONFIDENCE:** Securely confirm that payments were received by the payee.

## SIMPLIFY YOUR LIFE WITH ONE CLICK BILL PAY



VISIT [CSFECU20.COM](http://CSFECU20.COM)  
TO TAKE A TEST DRIVE,  
VIEW FAQs AND SIGN UP FOR  
ONLINE BILL PAY.

### NOTE —FROM— THE CEO

Welcome to *Synapses*, our brand-new quarterly newsletter. I see *Synapses* as a way to connect with you on a deeper level than what we can do in an ad or mailing. To help you understand not only the "what" of what we're doing, but maybe some of the "why" as well. To make sure you know that everything we do here, we do for you, our members.

In this first issue, please also let me briefly introduce myself. Before joining CSFECU about a year ago, I was the Executive VP/Chief Operating Officer at Hudson Heritage FCU in Middletown, NY for 7 years. Prior to that, I was Senior VP/COO at Vantria FCU in Virginia and VP at Bridgewater CU in Massachusetts. I've seen great change in the Credit Union movement over 13 years in credit union management. In the early years, being a financial cooperative may have been enough to attract and retain members. Today, members have so many options for their banking needs, and it's important to be sure a credit union bolsters its "cooperativeness" by keeping on top of technology and innovation.

We've implemented a lot of new programs in my short time here. It's been a whirlwind, and our staff has been amazing in rolling with the changes. Mobile banking, online billpay, expansions of our mortgage programs, new branding and website...every one of these done with one goal in mind—to make CSFECU the only financial institution you need, want...or would even consider.

That's what we're here for.

Ray F. Litchfield, *Chief Executive Officer*

**THINKING ABOUT PURCHASING A HOME? RATES ARE LOW!\***  
**30 YEAR MORTGAGE: 3.75% 3.841% APR\*\***

\*On approved credit. Maximum amount financed of \$417,000. Rates are subject to change at any time.  
\*\*Based on a loan amount of \$100,000.

## MOBILE BANKING FROM CSFECU: ALWAYS ON THE GO

Now you can access your checking and saving accounts, online bill pay and loan accounts anytime, anywhere with the new CSFECU Mobile Banking app. Smart. Simple. Secure. Convenient.



<b>PAY</b>	<b>VIEW</b>	<b>TRANSFER</b>	<b>KNOW</b>
<b>Make bill payments anywhere.</b>	<b>View transactions anytime.</b>	<b>Make transfers anyplace.</b>	<b>Be confident wherever you are.</b>
Add payees, view upcoming bills and schedule payments.	See your balances and transaction history at home or on the go.	Securely move money where you need it, when you need it.	Know what you have, and what you have to pay... anywhere, anytime.

**GO TO [WWW.CSFECU20.COM/MOBILE](http://WWW.CSFECU20.COM/MOBILE) TO GET THE APP**

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Android™: Must download mobile banking app on Google Play™ and have an online banking account with California State & Federal Employees' Credit Union #20. Requires Android 2.1 or above. Android is a trademark of Google, Inc. Use of this trademark is subject to Google Permissions.

### HOLIDAYS/CLOSURES

July 4 - Independence Day  
September 5 - Labor Day

### OFFICE LOCATION

321 Wabash Avenue  
Eureka, CA 95501  
707-443-8662 • 800-440-8662

### OFFICE HOURS

Mon, Tue, Thu, Fri: 9:00–3:00  
Wed: 11:30–5:30

**[WWW.CSFECU20.COM](http://WWW.CSFECU20.COM)**

**[FACEBOOK.COM/CSFECU20](https://FACEBOOK.COM/CSFECU20)**

