

# SYNAPSES

Financial information for both sides of your brain



You've always had confidence in your credit union, but we're excited to share that this confidence is validated

by an independent, third-party source. CSFECU has recently been named as one of the **top 2% of healthiest credit unions nationwide** by DepositAccounts.com, an unbiased, comprehensive financial institution ranking service. CSFECU was ranked number 117 out of 6,002 credit unions in the United States using criteria that takes into account credit quality, capitalization, and deposit growth. **"To be ranked among the elite credit unions in the nation reflects highly not only on our staff, but our loyal members,"** said CSFECU CEO Ray Litchfield. "Every day we evaluate what we can do better for our members, whether through innovative new electronic services, attractive rates on loans and savings, or exciting new convenience services and accounts that combine to make our members' lives better."

**CSFECU:  
SAFE, STRONG  
AND GROWING**

## SECURITY NOTES: EMV CHIPS AND RANSOMWARE

### EMV CHIP PAYMENT CARDS

EMV, or Chip Cards, are the **new, more secure** type of payment cards that are being rolled out across the USA. Long used in Canada and Europe, these cards feature an embedded computer chip which creates a unique transaction code that's used to process the credit or debit card transaction. This is much more secure than the old magnetic strip, which had static, unchanging information. Our Visa® Credit Cards already have EMV chips. Beginning this quarter we'll be upgrading our Visa Debit Cards as they expire. Please let us know if you have any questions.



### RANSOMWARE

Here is some timely information for anyone who is online. Ransomware is an insidious bit of malware that takes control of your computer and holds it hostage—unusable and unable to get your information back—until you pay a ransom to the perpetrators. Most frequently, ransomware is spread by email, by double-clicking on a malware attachment or link in an email. So, be very careful. **Make sure that any links you click or attachments you open are not only from a trusted source, but that they are truly sent by that trusted source.** And consider installing security (anti-virus) software with an up-to-date subscription. Most importantly, be sure to have good backups of your important data so that if you are infected, you can get your data back without caving in to the hackers.

# REFER A FRIEND TO CSFECU AND MAKE BOTH OF YOU VERY HAPPY!



**\* COMING IN 2017: DEPOSIT CHECKS USING YOUR SMARTPHONE  
WHEREVER YOU ARE AND WHENEVER YOU WANT! \***

## NOTE —FROM— THE CEO

As we enter the fourth quarter of 2016, as hard as it is to believe, the holiday season is right around the corner.

It's a time of year when we have so many wonderful moments...but these moments come at a price.

Financially, sometimes budgets can be stretched and in need of some help at the holidays. At CSFECU, we have personal loans and our Visa Credit Card which can affordably help your budget expand to meet your gift, entertaining or travel needs. Need to fix up a room for incoming family? A home equity loan or line of credit can be just the ticket.

Logistically, as busy as we all are during the holidays, flexibility and convenience are paramount. CSFECU Online Banking and Bill Payment offer these aplenty. Safe and simple to use, Online Banking puts complete control of your accounts as close as your computer. Check your balances,

make transfers and loan payments, and view account history. Online Bill Pay simplifies, speeds up and automates a task that can otherwise be excessively time consuming and unpleasant.

Speaking of saving time, I'm excited to announce a service many of you have been asking for—Mobile Deposit Capture. With Mobile Deposit Capture, you simply use our Mobile Banking smartphone or tablet app to take photos of the front and back of your checks, and deposit a check wherever you may be...without a trip to the ATM or the Credit Union. It's truly the fastest, most convenient way to deposit a check.

Mobile Deposit Capture is slated to launch in 2017, so watch your mailbox, inbox and our website for the announcement.

Have a wonderful fall and holiday season!

A handwritten signature in black ink that reads "Ray F. Litchfield".

Ray F. Litchfield, *Chief Executive Officer*

There's nothing better than doing something nice for a friend. You get a big smile, maybe a hug. And the satisfaction of knowing you made their life just a little better. Here's something you can do: **refer a friend to CSFECU!** You know they'll love our personal service, smile-making rates and our steadfast commitment to this lovely corner of the world.

And for a limited time, doing something nice can pay off...for you, too!

Refer a friend to CSFECU. When they open a checking account with a debit card, you'll be entered into a drawing for a **\$650 cash prize** (in honor of our 65th Anniversary this year). Whether you share your winnings is entirely up to you. Visit [csfecu20.com/refer](http://csfecu20.com/refer) to download the referral form and get complete rules and details.

## CELEBRATE 65 WITH US!

**0.65% APR VISA  
BALANCE TRANSFER<sup>1</sup>**

**6.50% APR DEBT  
CONSOLIDATION LOAN<sup>2</sup>**

<sup>1</sup>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). <sup>2</sup>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.

## HOLIDAYS/CLOSURES

Columbus Day - October 10  
Veterans Day - November 11  
Thanksgiving - November 24 & 25  
Christmas Day - December 26 (observed)  
New Year's Day - January 2 (observed)

## 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**  
**FACEBOOK.COM/CSFECU20**

