

SYNAPSES

Financial information for both sides of your brain

CALIFORNIA
STATE & FEDERAL EMPLOYEES
CREDIT
UNION



A SPECIAL MESSAGE FROM OUR CEO

A credit union is a unique type of organization. Unlike banks or other types of businesses who can serve anybody, credit unions like CSFECU are granted a charter to serve a specific field of membership—groups of people with a common bond. That bond can be anything from a specific employer(s), to a specific industry, to membership in certain organizations, affiliation with a school, or residence in a certain community.

NEW FIELD OF MEMBERSHIP

As you have heard, we were recently granted a community charter by the California Department of Business Oversight. This change allows membership to anyone who lives, works, or worships in Humboldt, Trinity, or Del Norte counties. In the past, it may have been a little confusing whether you could join CSFECU or not.

Now, it's crystal clear. This truly is sensational news and we are delighted to

offer our services to EVERYONE in these communities.

NEW NAME

The next step is a name change to better reflect who we are. We appreciate the suggestions you, our members, submitted in response to our mailing. We hope to announce the new name in early 2018!

NEW ARCATA LOCATION

We are also expanding locations to become more convenient to more of our members. A new branch will open in Arcata at 1033 G Street, across from the Arcata Theatre Lounge. Work will begin soon to renovate the building with a goal to open mid-late 2018. We will keep you posted on the progress.

These are exciting changes, ones we have worked hard to accomplish over the last couple years, and changes that I'm thankful to announce for the betterment of our loyal

members. For over 66 years, we have been meeting the financial needs of our members. I personally consider it a privilege serving you.

Ray F. Litchfield, *Chief Executive Officer*

REFER US TODAY



With our new community charter, you can now spread the CSFECU love to all your friends, family, co-workers and neighbors who live, work or worship in Humboldt, Del Norte or Trinity counties! Visit www.csfecu20.com/join for complete information and to sign up with just a \$5 deposit. It'll make your brain happy. Both sides of it.

NEW CAR, BETTER LOAN

**AUTO LOAN RATES –
AS LOW AS 1.99%***

If you're hoping to start your new year with a new vehicle, we can help make it much more affordable with our new vehicle loans. Up to 84 months with instant pre-approvals so you can shop knowing exactly what you can afford, and not have to haggle with dealer financing. Come in today to start the process.

*APR – Annual Percentage Rate. Rates as of 11/01/2017. For a \$15,000 car loan with a 60 month term at 1.99% APR, the monthly payment will be \$262.86. All extensions of credit are subject to credit approval. All terms and conditions are subject to change without notice. Offers may be withdrawn at any time.



DON'T MISS THE CSFECU ANNUAL MEETING

JANUARY

25

6:00 PM

All members are invited to join us as we kick off the new year at our Annual Meeting on **Thursday, January 25, 2018 at 6:00 pm**. The meeting will be held at the Credit Union office located at 321 Wabash Ave, Eureka.

- ✔ Door prizes for everyone who attends
- ✔ Quick review of all the upgrades we put in place last year
- ✔ Meet and greet the board, CEO, and staff
- ✔ Sneak peek of some things we have coming up

RSVP by Friday, January 19 by visiting csfecu20.com/meeting or calling 707-443-8662. We look forward to seeing you there.

COME SEE OUR EUREKA BRANCH

We've been busy updating the Eureka branch with a new look and feel, incorporating our new branding. Drop by our office and take a look.



FREE CHECKING
FREE IS GOOD. FREE CHECKING IS BETTER! NO MINIMUM BALANCE OR TRANSACTION REQUIREMENTS. IT'S THAT SIMPLE!

\$5 SAVINGS
SPECIAL ANNOUNCEMENT: MINIMUM BALANCE FOR ALL SAVINGS ACCOUNTS IS NOW \$5.

HOLIDAYS/CLOSURES
Martin Luther King Jr. Day - January 15
Presidents Day - February 19

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

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