

Great Rates. Personal Service.

e•connection

August 2018



Chevron Federal Credit Union

Rate Watch

30-Year Fixed-Rate Mortgage vs. Competition

Chevron Federal Credit Union (CFCU) offers low rates on 30-year fixed-rate mortgages. See how we compare:

30-YEAR FIXED-RATE MORTGAGE COMPARISON¹

INSTITUTION	RATE ²	POINTS	APR ³
Chevron Federal Credit Union	4.500%	0	4.544%
US Bank	5.000%	0	5.046%
Quicken Home Loans	5.250%	0	5.310%



We come through for our members by consistently offering highly competitive rates! For more information, please stop by your local CFCU branch or call us at **510-627-5120** or toll-free **888-334-5120**.

¹ Rates are for comparison purposes only. Your actual rate, points, and/or fees may be different.
² Rate valid as of 7/20/18. Rates are subject to change at any time. Example: Based on a \$300,000 purchase price with 20% down (\$240,000 loan amount) and a rate of 4.500% (4.544% APR), estimated payment would be \$1,216.04 per month. Payment does not include taxes and insurance. Other restrictions may apply.

³ APR is the Annual Percentage Rate. Source: Informa PLC

Mobile Device Security Tips

Good cybersecurity practices are important not just for your computer, but also for your mobile devices.

Here are a few things you can do to help protect your privacy and the data you store on your mobile device from hackers and identity thieves.



Set up a PIN or passcode. Set a strong PIN or password on your device's home screen as a first line of defense against unauthorized access. Configure your device to lock after being idle for five minutes (or less).

Use public Wi-Fi wisely. Avoid entering account passwords and other personal details over an unsecured public network since this information can be easily intercepted by hackers.

Install remote location and data wiping security apps. You want to be able to remotely locate and erase all of the data stored on your device, even if the GPS is off. Some devices have this ability built in, while others require an app.

If you are not able to recover your device, it is best to completely erase

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August Membership Drive Offers Higher Referral and New Member Rewards

As part of the August Membership Drive, the Credit Union is offering an extra \$10 on top of the year-round \$25 referral reward.

Refer new members to the Credit Union, and you will earn \$35¹ if they join during August. Your referrals can earn \$80² when they sign up for six free accounts and services.

Download a referral slip at chevronfcu.org/membershipdrive, pick one up at a branch, or request one by calling 510-627-5000 or 800-232-8101.

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Federally Insured by NCUA



How to Deposit a Check Without Going to a Branch

While taking a paper check to your local branch or CFCU ATM is the traditional way to make a deposit, the Credit Union offers other convenient check deposit methods as well.

eDeposit – There are two ways to take advantage of eDeposit: Mobile Banking and Online Banking.



Before you get started, be sure to sign the back of your check and write “For Mobile Deposit” beneath your signature.

If you are logged into our **Mobile Banking** app, tap “Deposit Checks.” You can then select the account you want the deposit to go into, indicate the amount, take photos of the front and back of your check, and click “Submit.”

If you prefer to use **Online Banking**, save images of the front and back of your

check to your computer. Once logged in to Online Banking, select “eDeposit” under “Additional Services” and follow the instructions to select the account, upload check images, and confirm your deposit.

CO-OP ATMs – Because the Credit Union is part of the CO-OP ATM network, members can deposit paper checks at more than 7,500 CO-OP ATMs across the country. To find CO-OP ATMs that accept deposits, use the ATM/Branch Locator at chevronfcu.org and select “Deposit Taking ATMs.”

August Membership Drive Offers Higher Referral and New Member Rewards

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Complete the form and have your referral bring it to a branch. If your referral joins online, mail the form to CFCU, Attn: Branch Operations, P.O. Box 2069, Oakland, CA 94604-2069 or fax to 510-627-5032.

¹ Referral offer is limited to existing members in good standing only. The referred member must join between August 1–August 31, 2018. \$35 will be credited to the referring member’s Savings account as a dividend upon opening of new member’s account. Other restrictions may apply. Refer a Friend Promo Code 383.

² Offer is limited to new members only. New members must be eligible for membership and join between August 1–August 31, 2018. New members must sign up for the following services as described below to qualify for the promotional funds. \$40 will be credited to the member’s Savings account as a dividend immediately upon opening Member Savings, Checking, and Debit Card accounts. An additional \$40 will be credited if member signs up for Online Banking, eStatements, and Mobile Banking within 30 days of joining. If new member is under age 22, \$40 will be credited to the member’s Savings account immediately upon opening Savings and MySavings accounts. MySavings account holders must sign up for eStatements within 60 days of account opening. Member must maintain accounts for one year; otherwise all promotional funds will be forfeited. Dividends earned on Checking account balances of \$500 or more and Savings account balances of \$25 or more are compounded daily and paid monthly. This offer cannot be combined with any other offer or promotion. Other restrictions may apply. Membership Drive Promo Code 430. MySavings Membership Drive Promo Code 431.

Mobile Device Security Tips

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all of your data from it so a thief can’t access it. (Tip: Backup files on your device to your computer or a cloud server so you can easily restore them.)

Accept updates and patches to your device’s software. System updates and app updates often include security fixes for issues found in previous versions. Enable automatic updates or accept updates when prompted by your service provider, operating system provider, device manufacturer, or application provider.

For additional information on mobile security, visit fcc.gov/smartphone-security.

Make Your Savings Even Sweeter

MarketEdge Money Market

1.50% APY¹
For MarketEdge balances \$2,500+



¹ Annual Percentage Yield (APY) shown is effective July 9, 2018, and subject to change without notice. Balances of \$2,499.99 and lower earn 0.45% APY; balances of \$2,500+ earn 1.50% APY. Dividends are compounded daily and paid monthly. Fees may reduce earnings.

Has Your Address Changed Recently? Be Sure to Let Us Know!



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