

Great Rates. Personal Service.

e•connection

May 2018



Chevron Federal Credit Union

Rate Watch

30-Year Jumbo Fixed-Rate Mortgage vs. Competition

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

30-YEAR JUMBO FIXED-RATE MORTGAGE COMPARISON¹

INSTITUTION	RATE ²	POINTS	APR ³
Chevron Federal Credit Union	4.500%	0	4.422%
Union Bank	4.875%	0	4.894%
US Bank	4.625%	0	4.647%



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 4/26/18. Rates are subject to change at any time. Example: Based on a \$600,000 purchase price with 20% down (\$480,000 loan amount) and a rate of 4.500% (4.422% APR), estimated payment would be \$2,432.09 per month. Payment does not include taxes and insurance. Actual rate may be higher. Other restrictions may apply. Rate Source: bankrate.com, usbank.com

³ APR is the Annual Percentage Rate.

Our Health Savings Accounts Feature No Monthly or Administration Fees

If you have a high deductible health plan (HDHP), a CFCU Health Savings Account can offer several benefits.

- Make tax-deductible contributions
- Accumulate tax-deferred earnings
- Take tax-free distributions to pay for qualified medical expenses

Plus, unlike those at some other financial institutions, CFCU's HSAs feature:

- NO opening, administration, or transaction fees
- NO deposit, balance, or distribution minimums



Continued on page 2

Tips to Avoid Malware

Scammers often try to trick people into clicking on links that will download malware such as viruses and spyware.

The U.S. Federal Trade Commission (FTC) offers these tips to help reduce your risk of falling victim to this scam.

Install security software and keep it up to date.

Set your security software, internet browser, and operating system (like Windows or Mac OS X) to update automatically so you always have the latest security updates.



Pay attention to your web browser's security warnings.

Many browsers come with built-in security scanners that warn you before you visit an infected webpage or download a malicious file.

Instead of clicking on a link in an email, type the URL of a trusted site directly into your browser.

Criminals can disguise malware links so they appear to be from companies you know and trust.

Don't open attachments in emails unless you know who sent it and what it is.

Continued on page 2



Federally Insured by NCUA



CFCU Offers Private Student Loans to Help When Financial Aid Falls Short

Through our partner Student Choice, the Credit Union offers a private student loan program that can help students and their families fill the gap between the cost of college and limited availability of federal aid.

CFCU's private student loan program offers:

- Zero origination or prepayment fees
- Low interest rates
- Option to defer all payments while in school
- Repayment period of up to 25 years
- Convenient line-of-credit format so you do not need to reapply each year*

Before You Apply

Before applying for a private student loan, make sure that you have exhausted all sources of free and low-cost financial aid.

The first step to getting financial aid is to fill out the Free Application for Federal Student Aid (FAFSA). You must complete this form to receive federal, state, or college money, and some scholarships and grants require it as well. For more information on the FAFSA, visit fafsa.ed.gov.

Begin your search for cash with scholarships and grants, which cost you nothing and do not have to be repaid. If you need additional funding, consider federal student loans, which are the cheapest form of student loans for most borrowers.

If You Have a Funding Gap

If free and low-cost financial aid isn't enough to cover your school expenses, a CFCU private student loan may be able to help.

To learn more about your financing options, how to shop wisely for a student loan, how to compare offers, and how to apply for a CFCU private student loan, visit the Student Choice website at chevronfcu.studentchoice.org or give them a call at 866-686-6857.

**Subject to credit qualification and periodic credit reviews.*



Tips to Avoid Malware

Continued from page 1

If you receive an attachment that seems to be from friends or family, verify that they actually sent it before you click on it.

Get well-known software directly from the source.

Sites that offer lots of different browsers, PDF readers, and other popular software for free are more likely to include malware.

Don't click on popups or banner ads about your computer's performance.

Scammers insert unwanted software into banner ads that look legitimate, especially ads about your computer's health. Avoid clicking on these ads if you don't know the source.

Scan USBs and other external devices before using them.

These devices can also be infected with malware, especially if you use them in high traffic places, like photo printing stations or library/public computers.



For more information on malware, and other security topics, visit the FTC's consumer site at consumer.ftc.gov.

Source: consumer.ftc.gov

Our Health Savings Accounts Feature No Monthly or Administration Fees

Continued from page 1

You can choose between a Checking HSA or a MarketEdge Money Market HSA, and enjoy the same great rates as our regular Checking and MarketEdge accounts. Checks and Debit Cards are available for both types of account.*

To learn more, stop by your local branch, give us a call at 510-627-5000 or 800-232-8101, or visit chevronfcu.org/IRA_HSA.

** Federal Regulations limit pre-authorized or electronic payments, withdrawals, and outgoing transfers to six per month for money market accounts.*

EXPLORE MORE

RV, ATV, and Boat Loan Rates as Low as:

4.99% APR* NEW
72 MONTHS

5.49% APR* USED
72 MONTHS

See website for details.



**APR = Annual Percentage Rate. Rates effective 3/1/18-6/4/18 and subject to change at any time.*



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