



# The Currency

MAY 2019

## Special Summer Auto Loan Rates Offered May 17 – June 10



Just in time for Memorial Day auto sales, the Credit Union is offering special low rates on auto loans.

Beginning May 17 and running through June 10, members can finance a vehicle purchase at a rate as low as:

<b>NEW</b>	<b>USED</b>
<b>3.09%</b> APR*	<b>3.69%</b> APR*
UP TO 72 MONTHS	UP TO 72 MONTHS

Before you start shopping, be sure to get your loan pre-approval. Stop by your local branch, apply online at [chevronfcu.org](http://chevronfcu.org), or give us a call at 510-627-5000 or 800-232-8101.

\*Annual Percentage Rate (APR) valid as of May 17, 2019, and expires end of business day on June 10, 2019. The promotional rate applies to loan terms up to 72 months. Rate includes a 0.50% discount for automatic payments from a Checking or Savings account or payroll deduction. Actual rates will be determined individually based on the amount financed, the term of loan, the model of vehicle, and member's credit history. Your rate could be higher. Rates are subject to change without notice. Not valid for existing Credit Union auto loans. Other restrictions may apply. May not be combined with any other discounts. Example: At an APR of 3.09% for 72 months, your monthly payment will be \$15.24 per \$1,000 borrowed. Promo Code 459.

## Tips to Reduce Your Risk of Downloading Viruses and Spyware

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

Here are a few tips from the U.S. Federal Trade Commission (FTC) to help reduce your risk falling victim to malware.



**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 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.



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

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

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## Rate Watch

### CFCU's 30-Year Fixed-Rate Mortgage vs. Competition

We offer competitive rates on 30-year fixed-rate mortgages. See how we compare:<sup>1</sup>



INSTITUTION	RATE <sup>2</sup>	POINTS	APR <sup>3</sup>
Chevron Federal Credit Union	4.375%	0	4.425%
CitiMortgage	4.750%	0	4.828%
Chase	4.875%	0	4.937%

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 888-334-5120.

<sup>1</sup>Rates are for comparison purposes only. Your actual rate, points, and/or fees may be different.

<sup>2</sup>Rate valid as of 5/1/19. 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 4.375% (4.425% APR), estimated payment would be \$1,198.28 per month. Payment does not include taxes and insurance. Other restrictions may apply. Rate Sources: citimortgage.com, chase.com

<sup>3</sup>APR is the Annual Percentage Rate.



Federally Insured by NCUA

## CFCU Health Savings Accounts Have 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

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](http://chevronfcu.org/IRA_HSA).

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

## Sprint Offers Cash Rewards to CFCU Members



One of the benefits of your Credit Union membership is access to cash rewards from Sprint®.

Sprint is offering CFCU members a \$100 cash reward for every new line activated with them, now on unlimited lines.

Plus, you can enter to win a \$50,000 prize, with one winner being selected per month in May and June.

To get cash rewards for every new line you activate with Sprint:

1. Open an account or add a new line to your existing account and mention that you are a Credit Union member.
2. Register at [lovemycreditunion.org/sweep19](http://lovemycreditunion.org/sweep19).
3. Cash rewards will be deposited directly into your Credit Union account within six to eight weeks.

Already a Sprint customer?

Register now to receive a \$100 loyalty cash reward every year starting one year after registration.

Visit [lovemycreditunion.org/sweep19](http://lovemycreditunion.org/sweep19) to learn more and enter to be one of the \$50,000 winners.

## Tips to Reduce Your Risk of Downloading Viruses and Spyware

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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. Avoid using USBs that you find or are unfamiliar with.



Back up your data regularly.

Back up any data or important documents that you'd want to keep in case your computer crashes.

For more information on malware and other security topics, visit the FTC's consumer site at [consumer.ftc.gov](http://consumer.ftc.gov).

Source: [consumer.ftc.gov](http://consumer.ftc.gov)