



newsnotes

CFCU COMMUNITY CREDIT UNION
QUARTERLY NEWSLETTER

Fall 2022

You're already spending... so why not also earn **CASH BACK** rewards points?

There are several ways to earn rewards!

Earn rewards points every time you shop with your CFCU Rewards Credit or Debit Card! Use the points you earn to redeem CASH BACK or other rewards like gift cards, event tickets, travel, and more.

If you don't already have a CFCU Rewards Credit or Debit Card, now is the time to get one. *You can earn an additional 5,000 bonus rewards points for spending \$3,000 or more with your rewards card before December 31, 2022. If you shop with both a Rewards Credit and Debit Card, you could earn the additional 5,000 bonus points on each of those accounts if you spend \$3,000 on each! This points promotion is open to new and existing Rewards Credit and Debit Card holders.

If you are not currently earning rewards with your Debit Card, sign up for CFCU's Transformation Checking and earn 1 point for every \$2 spent with your Debit Card. The \$8 monthly fee is waived when you have EITHER 12 debit card transactions a month OR maintain an average daily balance of \$5,000.

If you are not currently earning rewards with your Credit Card, apply for a CFCU Rewards or CFCU Rewards Elite Credit Card today! Earn 1 point for every \$1 spent with our Rewards Credit Card and 2 points for every \$1 spent with our Rewards Elite Credit Card.

When you use your CFCU Rewards Credit and Debit cards for everyday purchases, you can just sit back and watch your points grow.

**5,000 bonus points awarded to each individual Rewards Credit Card, Rewards Elite Credit Card, and Transformation Checking Rewards Debit Card with purchases totaling \$3,000.00 or more between 10/01/22 – 12/31/22. Multiple account holders are eligible for bonus points on each account that meets the minimum purchase criteria during the promotional period. All credit cards subject to approval. Federally Insured by NCUA.*



uChoose
Rewards

To view and redeem your rewards points, make sure to register your CFCU rewards cards with UChoose Rewards. You can also combine your points from several CFCU Rewards accounts by linking them with UChoose. Learn more at mycfcu.com/UChoose.

EMPOWER

YOUR FINANCIAL FUTURE
WITH A CREDIT UNION™

Let's Celebrate International Credit Union Day with Savings and Financial Wellness Tips!

October 20th is International Credit Union Day. Every October since 1948, we celebrate the global credit union movement and how credit unions empower the financial futures of their members. This year we want to empower you by sharing tips to help you optimize your financial health and savings. In support of International Credit Union Day we are also offering a special savings promotion to enhance your savings journey.

Financial Wellness and Savings Tips

- Calculate your monthly spending and create a budget.
- Reduce bills and expenses when possible.
- Prioritize paying off your high-interest debt. You may want to consider consolidating your debt to a lower-interest Personal Loan or Credit Card. Check out CFCU's Personal Loan and Rewards Credit Card options.
- Consider automating savings by setting up a direct deposit or recurring transfer into your savings account(s).
- Establish an emergency savings safety account to only be used for emergencies like a job loss or roof leak. The rule of thumb is to maintain an emergency fund that is the amount of 3 to 6 months of your current expenses.

CFCU's Lucky Savers Program is a great tool to help you automate savings and build an emergency fund while also providing chances to win cash prizes every month! Lucky Savers is a 12-month certificate where each \$25

deposit is an entry to win cash prizes each month (up to 10 entries a month). Participants can win monthly prizes up to \$500 and quarterly prizes up to \$5,000.

Special Savings Promotion

As a thank you to our members, we are offering a savings promotion for the rest of 2022. Open a Lucky Savers account from now until December 30, 2022, CFCU will deposit an additional \$25 into your account in December. This \$25 deposit will be an entry into the quarterly drawing held in January with prizes up to \$5,000.

Learn more about Lucky Savers and check out just some of CFCU's Lucky Savers winners on our website at mycfcu.com/lucky.



**To receive the \$25 bonus deposit into a Lucky Savers account, members must open the account between October 1, 2022 and December 30 2022. The bonus deposit from CFCU into your Lucky Savers account will occur by December 30, 2022. The bonus deposit counts towards the maximum drawing entries per month. If the Lucky Savers account is closed before the initial 12-month certificate term ends, the \$25 bonus will be forfeited. Void where prohibited by law. Official rules and complete list of prizes are available at mycfcu.com/lucky. Insured by NCUA.*



Holiday Closings

- October 10th: Indigenous Peoples' Day
- November 10th: Veterans Day
- November 23rd: Close at 3 PM
- November 24th: Thanksgiving
- December 24th - 26th: Christmas
- December 31st - January 2nd: New Year's Eve/Day