

SYNAPSES

Financial information for both sides of your brain

CALIFORNIA
STATE & FEDERAL EMPLOYEES'
CREDIT
UNION

ELECTRONIC SERVICES PAVE THE WAY IN 2017



Throughout 2016 we worked to build our electronic services to make CSFECU the most convenient banking solution around. In case you're not yet fully digitally immersed, here's a quick recap.

ONLINE BANKING

Manage your accounts from anywhere in the world via the internet. You can check balances, transfer funds within your own accounts or to another member, pay bills, make consumer loan payments, view previous statements, organize and view account history, and much more. Learn more at csfecu20.com/online.

ONLINE BILL PAY

Online Bill Pay saves you so much time... and it's far easier than paper and stamp payment! **Convenience:** Receive and pay your bills electronically all in one place and all from your computer. **Control:** Schedule single or recurring payments in just a few

steps, and you'll never worry about missing a bill or late fees. **Security:** Protect against check fraud with electronic payments instead of unsecured mail. **Simplicity:** Track your payments history at a glance and view all of your future scheduled transactions. **Confidence:** Check your account status to securely confirm that payments went through. Take a test drive at csfecu20.com/billpay.

MOBILE BANKING

You're always on the go. So is Mobile Banking. Now you can access your checking and saving accounts, online bill pay and loan accounts anytime, anywhere with the CSFECU Mobile Banking app. In fact, nearly everything you can do with Online Banking and Online Bill Pay, you can do with Mobile Banking. On your phone. In the palm of your hand. Watch a demo at csfecu20.com/mobile.

ELECTRONIC SERVICES WORKSHOPS



ONLINE BANKING, ONLINE BILL PAY, MOBILE BANKING

January 11 and 18, 2017
5:00 pm to 7:00 pm

Space is limited, RSVP to
www.csfecu20.com/workshop
or 707-443-8662

WE'LL HELP YOU GET SET UP

Bring in your bills and we will help you get started with Online Bill Pay. Easy!



**COMING IN 2017: MOBILE
DEPOSIT CAPTURE—ONE LESS
REASON TO GET IN YOUR CAR!
DEPOSIT CHECKS FROM
ANYWHERE, ANYTIME**



NOTE —FROM— THE CEO

There are as many New Year's resolutions as there are people. But a few of them regularly appear at the top of lists: losing weight, working out, getting in shape.

While we can't do much for your physical being, we can help your financial being get fitter and leaner.

The weight we're talking about is the drag on your finances caused by excess debt, credit card balances, revolving accounts, overpriced car loans, overspending.... all these bulge at your financial waistband.

If you're saddled with overly-expensive debt, consider a **Debt Consolidation Loan**. This loan pays off your other debts and leaves you with a single slim, trim payment that's easy on your budget.

Speaking of "budget," do you have one? If not, you could be spending too much on the wrong things and not even realize it. That latte every morning? With tip, \$5 a day,

\$150 a month, \$1800 a year. Ouch! Imagine what you could do with that...avoid taking out loans, pay off credit cards, or put into savings or retirement.

You can go old school and use paper, you can use a spreadsheet...or you can go online with your budget by using Mint (mint.com) or You Need a Budget (younneedabudget.com). Mint is free for budgeting, YNAB is free for 12 months to students, then charges just \$50 a year. Both will take you through creating a budget then link to your accounts to help track your progress.

However you get your financial life in shape, just know that **your credit union is here for you**...today, and for the long haul. Stop by and let us help.

Talk to you again in the spring!



Ray F. Litchfield, *Chief Executive Officer*

REFER A FRIEND TO CSFECU AND YOU BOTH WILL SMILE!

Our Refer-a-Friend promotion has been so popular, we just couldn't end it. So, you have more time to make someone happy!

Don't you love the big smile you get when you do something nice for a friend? You know they'll love our personal service and smile-

making rates and our commitment to the communities we serve.

Now, how about if you compound that smile with one of your own...at the thought of winning \$650?

Refer a friend to CSFECU. When they open a checking account with a debit card, you'll



REFER A FRIEND TO CSFECU: Each of you receive \$25 plus you earn a chance to win \$650

both receive \$25. Plus, you'll be entered into a drawing for \$650 (in honor of our 65th Anniversary in 2016). Whether you share your winnings is entirely up to you.

Visit csfecu20.com/refer to download the referral form and refer a friend today.

CSFECU ANNUAL MEETING

JANUARY

19

🕒 6:00 PM

One of the great parts of being a credit union member is that you're an owner, too. And as an owner, you have a voice in how the organization is run. So, here's your chance!

All members are invited to join us as we kick off 2017 at our Annual Meeting on **January 19, 6:00 pm** at the Credit Union office.

We have a full evening in store:

- ✔ Door prizes for everyone who attends
- ✔ Meet and greet your credit union staff and CEO Ray Litchfield
- ✔ Up close and personal with all the great things we upgraded or put in place last year, including Online Banking, Online Bill Pay and Mobile Banking
- ✔ Maybe get a sneak peek of some things we have coming up in 2017!

Visit us at csfecu20.com/meeting or call us at 707-443-8662 to RSVP.

HOLIDAYS/CLOSURES

Martin Luther King, Jr. Day - January 16
Presidents' Day - February 20

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

