

SYNAPSES

Financial information for both sides of your brain



THE BEST THINGS IN LIFE ARE FREE....

LIKE OUR FREE CHECKING, FOR INSTANCE!

If the best things in life are free, how do you pay for everything else? Well, it helps to have a checking account. But checking accounts can cost a lot of money, right?

Not at CSFECU! Effective immediately, our old monthly fee has been eliminated and **CSFECU Checking** is now completely **FREE!**

"Free," you say, "but what can it do?"

Well, pretty much everything you need or want from a checking account...free or otherwise.

- **No minimum balance**, transaction requirements or per-check charges, ever.
- **Free Mobile Banking.**
- **Free Online Banking** and **Bill Pay** with e-Statements.
- **Free ATM/Visa® debit card.**
- **Access to more than 30,000 surcharge-free ATMs** through CO-OP Network.
- **Free notary service** at our branch for CSFECU checking account holders.
- **Overdraft Protection** from your CSFECU Savings, or Overdraft Line of Credit (subject to credit approval).
- **Direct Deposit** to save a trip to the branch.

ACCESS YOUR MONEY NATIONWIDE...FOR FREE

Did you know as a CSFECU member you have **FREE** access to more than 30,000 ATMs nationwide? Free. Nada. Zip. No surcharges. That's more than the major banks! And do more than just get cash... you can make balance inquiries, transfers, and deposits!*



We have 24 locations in Humboldt county alone. Just visit co-opatm.org or download the CO-OP ATM Locator app to search for an ATM near you.



*March 2017 comparison based on claims located at bankofamerica.com, chase.com, pnc.com, usbank.com, usbanklocations.com and wellsfargo.com.

*See co-opatm.org for locations.

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CRABS TICKETS WINNERS



Charles Hoyle Jr., Jordon Vieira, and Edgar Brady

Congratulations to CSFECU members, Charles Hoyle Jr., Jordon Vieira, and Edgar Brady. These members won our drawing and received two season tickets to the Humboldt Crabs. During the month of May, members received an entry for opening each of the following: a CSFECU Checking account, Online Banking, Bill Pay and Mobile Banking. Play Ball!

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REFER-A-FRIEND \$650 WINNER

Teryl Wallace



Congratulations to CSFECU member, Teryl Wallace, who was the Refer-a-Friend drawing winner. We appreciate your loyal membership and are thankful you took the time to share the many benefits of CSFECU membership with your friends.

 **NON-OWNER OCCUPIED MORTGAGE
PURCHASE OR REFINANCE 30 YEAR FIXED:**

4.375%
4.438% APR*

*APR – Annual Percentage Rate. Mortgage loan rates and terms effective 05/30/2017 and are subject to change without notice. Maximum loan-to-value ratio is 80% based on appraised value. Single family dwellings located only in the state of California. A \$750 origination fee is required for rental properties along with all third party costs associated with this loan. The APR is based on a loan amount of \$100,000. Loan approval subject to credit, income and property appraisal. Rate is not locked until final loan approval and offers may be withdrawn at any time. All terms and conditions are subject to change without notice. Call representative for additional details at 800-440-8662.

Rates
as low as
1.99%
APR*



**PURCHASE OR REFINANCE YOUR
AUTO WITH US AND GET A
\$100 COSTCO OR GAS CARD²**

¹APR - Annual Percentage Rate. Loans subject to credit approval. Rates, terms and conditions are subject to change without notice. Rate above as of 05/30/2017. 60 month maximum term for the 1.99% APR. Other rates and terms available. For a \$15,000 car loan with a 60-month term at 1.99% APR, the monthly payment will be \$262.86. Current CSFECU loans not eligible. ²\$40,000 minimum loan balance required for the \$100 gift card offer, \$25,000 minimum loan balance for a \$50 gift card, and \$10,000 minimum loan balance for a \$25 gift card offer. Promotional funds may be subject to 1099 reporting. Any applicable taxes are the responsibility of the member. Offer expires 08/15/2017.



NOTE — FROM — THE CEO

Another year, another round of strong results at your credit union!

I'm pleased to announce that CSFECU has

vaulted 42 spots higher to 75th place—moving us into the top 1.3% among credit unions nationwide—in rankings compiled by DepositAccounts.com, an unbiased, comprehensive financial institution ranking website.

Building on an impressive showing last year, CSFECU's performance puts us among the most elite of the 5,906 credit unions ranked this year, using criteria that takes into account financial stability, share growth, and capitalization.

And how did we get there? You! Our loyal, dedicated member/owners who borrow and save with us, and make us the successful cooperative institution we are.

Thank you!

Ray F. Litchfield, Chief Executive Officer

HOLIDAYS/CLOSURES

Independence Day - July 4
Labor Day - September 4

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



Federally insured by NCUA