



Summer, June 2015

MEMBER CONNECTION

E STATEMENTS

E statements are free to all members.

To start receiving e-statements, login to Connect 24 Online Banking and request your e-statement or call 264-9163. Credit Union staff will help provide access to the system.

You will receive your e-statement the following statement cycle.

BILL PAY

Simplify your life. CFFCU's Free Bill Pay makes it so easy!

HOW TO ESTABLISH CREDIT

Whether you're starting out or starting over, Catholic Family wants to help! A credit builder loan can help get things back on track. You build your credit and build your savings at the same time. The money you borrow is placed in a special savings account. Make payments, and once the loan is paid off, you'll have access to the money in your special savings account. Plus your good pay history will show in your credit report. It's a win /win!

3.25% APR CREDIT UNION AUTO FINANCING AT THE DEALERSHIP!

Seven days a week, including holidays, Catholic Family can approve your new or used auto loan while you are at the dealership, and without visiting your credit union. Call the Loan Department for more information.



PREVENTING ELDER FINANCIAL ABUSE

Understanding what elder financial exploitation may look like and why it might be hard to spot can help you protect yourself, your loved ones, or someone you care for who may be at risk for this kind of abuse.

Elder financial abuse spans a broad spectrum of conduct. Here are a few examples:

- Taking money or property
- Forging an older person's signature
- Getting an older person to sign a deed, will, or power of attorney through deception, coercion, or undue influence
- Using the older person's property or possessions without permission
- Promising lifelong care in exchange for money or property and not following through on the promise
- Telemarketing scams. Perpetrators call victims and use deception, scare tactics, or exaggerated claims to get them to send money.
- Charges against victims' credit cards without authorization.

Source: National Credit Union Administration, mycreditunion.gov

NEW CARD. EMBEDDED CHIP. EXTRA SECURITY.

Catholic Family Federal Credit Union is committed to your security. And soon, we'll be bringing you a new level of protection by making chip cards available to all members. Europay, MasterCard and VISA (EMV) is a global standard for cards equipped with computer chips to authenticate chip-card transactions. U.S. card issuers are migrating to this technology to protect consumers and reduce the cost of fraud.

Why the chip matters

- Added Security - A chip adds another layer of security to cards when used at a chip card reader. During the chip transaction, the chip produces a single-use code to validate the transaction -



SAFE DEPOSIT BOXES

All safe deposit boxes at Catholic Family are:

- Great for deeds, wills and special papers
- Safe and secure within the vault
- Only you have access to keys
- FREE with *NEW* primary checking account

Exclusive offer while supplies last for Catholic Family Members, get the first year free on a 3 x10 Box. (Value \$35 per year.)



further protecting cards from unauthorized use.

- Wider Acceptance - Europe, Asia, Canada, Mexico and South America have already embraced chip technology, so your card will be easier to use outside the U.S. Plus, chip technology is becoming the standard in the U.S.
- At a Chip Card Reader - As U.S. merchants begin transitioning to chip card readers, you will notice the payment process works a little differently. Your merchant may direct you to insert your chip card until the transaction is complete. Not all chip card readers will look the same, so remember to follow the prompts on screen. If you come across a merchant who has not made the transition yet, you can still swipe your card as you do today.
- At an ATM - ATMs are being updated to account for embedded chip cards. During this process, you should use your card as you do today, and follow the prompts on the screen to continue the transaction. A chip-enabled ATM will hold your card for the duration of the transaction, so always remember to take your card when finished.
- How to Get Your Chip Card— All Catholic Family member credit cards will transition to the new card in the Fall of 2015.



MAKE IT HAPPEN WITH HOME EQUITY

If you're a homeowner, you work hard to pay for your home. Maybe it's time to put your home to work for you - with a home equity loan or line of credit. Use the equity in your home to:

- Put a pool in the backyard
- Remodel the kitchen
- Plan a beach vacation
- Buy a computer for your home office

Call a CFFCU loan officer today at 316.264.9163 to make it happen.

LOAN RATES AS LOW AS

3.25% APR New & Used Autos
3.25% APR based on approved credit for 36 months.

8.50% APR New Recreational Vehicles, Boats and RVs

3.25% APR Savings Secured
Above Dividend Rate

9.50% APR Signature Loan

9.9% - 18% APR VISA

APR= Annual Percentage Rate
Rates Effective 07/1/15. Subject to change without notice. Please call for current rates.



717 N. Socora St.
Wichita, KS 67212

(316) 264-9163 • FAX (316) 264-9197
1-800-264-9163

Lobby Hours
9 a.m. - 5 p.m. Monday - Friday
9 a.m. - 12 Noon Saturday

Drive Thru
8 a.m. - 6 p.m. Monday - Friday
9 a.m. - 1 p.m. Saturday

HOLIDAY CLOSINGS

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| Independence Day | Saturday | July 4 |
| Labor Day | Saturday | September 5 |
| | Monday | September 7 |

