



Winter 2014

MEMBER CONNECTION

EAST SIDE BRANCH

Visit the shared branch location at 2993 N. Webb Road (K-96 and Webb Road) for transactions, loans and more! Ready to serve you on the east side!

LIFE SAVINGS

Life savings will be discontinued February 28, 2014. CUNA will no longer be offering the service.

E-STATEMENTS

E-statements are the most secure and convenient way to receive your monthly member statements. E-statements are free to all members. To start receiving e-statements, login to Connect 24 Online Banking and request your e-statement. You will receive your e-statement the following statement cycle.

SUPERVISORY COMMITTEE VOLUNTEERS NEEDED

Part of the credit union difference is that you can actually make a difference! As a member-owner of the Credit Union you have a voice in the decision making. One supervisory position is available. Please call 264-9163 ext. 103 for more information.

1.99% 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. It's almost like having a loan officer right at the dealership with you! Call the Loan Department for more information.



A HAND UP - CREDIT BUILDER LOAN

BUILD GOOD CREDIT NOW
By: MICHAEL TAYLOR, PRESIDENT/CEO

Get financially fit in 2014! Good credit is part of a healthy life. If you want to qualify for the best rates for car loans, credit cards and mortgages, good credit helps make that possible.

Good credit also helps with:

- Insurance quotes
- Renting an apartment
- Employment opportunities

If you're having trouble improving your credit or building credit for the first time, call one of our loan officers to review your options. Good money habits - that's a tradition worth sharing. Here's to a happy and healthy 2014!

NEED OVERDRAFT PROTECTION FOR ATM/ DEBIT CARD TRANSACTIONS? SIGN UP HERE!

**CFFCU IS OFFERING A NEW VALUABLE SERVICE TO OUR MEMBERS
OPT- IN TO THE ATM, POS, DEBIT CARD OVERDRAFT AVANCE PROGRAM**

IMPORTANT NOTICE

CFFCU is offering a new product that requires you to make a decision if you want to utilize your ATM or Debit Card in the Credit Union's OVERDRAFT ADVANCE PROGRAM. This communication is to notify you of your option to Opt-In into the Overdraft Advance Program.

WHAT BENEFIT DOES THE OVERDRAFT ADVANCE PROGRAM OFFER

EXAMPLE: Currently, if you are in the Overdraft Advance Program and you are at a Pharmacy trying to pay with your Debit Card and your prescription bill is \$100.00 but you only have \$20.00 available in your account, the program will approve your \$100.00 purchase, for your prescription, and overdraw your account \$80.00. We charge a \$30.00 fee for paying your account into the negative. On the other hand, if your account only had \$20.00 available and you were not in the program, your Debit Card purchase for your prescription would be denied. (This service would also cover ATM withdrawals and POS Transactions.)

We offer this program if you meet certain criteria. If you are enrolled in the program you will continue to receive Overdraft Advance on the checks you write allowing you to overdraw your account up to \$500.00 but will not have available the ATM, POS, or Debit Card purchase capability within the program.

WHAT ARE THE OVERDRAFT ADVANCE PROGRAM PRACTICES THAT COME WITH MY ACCOUNT?

We may authorize and pay overdrafts for the following types of transactions:
Checks and other transactions made using your checking account number
Automatic bill payments

We do not authorize and pay overdrafts via the program for the following types of transactions unless you ask us to:

ATM Transactions
Everyday Debit Card Transactions

(Overdraft continues on page 2.)

CARD FRAUD WHAT CAN YOU DO?

Incorporating a few practices into your daily routine can help keep your cards and account numbers safe. For example, keep a record of your account numbers, their expiration dates and the phone number to report fraud for each company in a secure place. Don't lend your card to anyone — even your kids or roommates — and don't leave your cards, receipts, or statements around your home or office. When you no longer need them, shred them before throwing them away.

Other fraud protection practices include:

- Don't give your account number to anyone on the phone unless you've made the call to a company you know to be reputable.
- During a transaction, keep your eye on your card. Make sure you get it back before you walk away.
- Never sign a blank receipt. Draw a line through any blank spaces above the total.
- Save your receipts to compare with your statement.
- Open your bills promptly or check them online often and reconcile.
- Report any questionable charges to the card issuer.
- Notify your card issuer if your address changes or if you will be traveling.
- Don't write your account number on the outside of an envelope.

REPORT LOSSES AND FRAUD

Call the card issuer as soon as you realize your card has been lost or stolen. Many companies have toll-free numbers and 24 hour service to deal with this. Once you report the loss or theft, the law says you have no additional responsibility for charges you didn't make; in any case, your liability for each card lost or stolen is \$50. If you suspect that the card was used fraudulently, you may have to sign a statement under oath that you didn't make the purchases in question.

(Overdraft Advance Cont.)

(CFFCU pays overdrafts via the Overdraft Advance program at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.)

WHAT FEES WILL I BE CHARGED IF CFFCU PAYS MY OVERDRAFT?

Under this program

Currently we will charge a fee of \$30.00 each time we pay an overdraft. (Fees subject to change)

There is no limit on the total fees we can charge you for overdrawing your account.

WHAT IF I WANT TO AUTHORIZE AND PAY OVERDRAFTS ON MY ATM AND EVERYDAY DEBIT CARD TRANSACTIONS?

In order to participate in the ATM, POS, Debit Card Overdraft Advance Program you must Opt-In by checking the Opt-In box. To be eligible for this program you must also be enrolled in the Share Draft/ACH/Bill Pay Overdraft Advance Program.

Should you elect not to Opt-IN for ATM, POS and Debit Card Overdraft Advance Program, your ATM and/or Debit Card will not allow you to make a transaction unless there are funds in your account to cover the transaction.

Once you Opt-In to the Overdraft Advance Program you may elect at anytime to Opt-Out by notifying the Credit Union in writing.

Yes, PLEASE ENROLL ME IN THE SHARE DRAFT/ACH/BILL PAY OVERDRAFT ADVANCE PROGRAM

YES, PLEASE ENROLL ME IN THE ATM/POS/VISA DEBIT CARD OVERDRAFT ADVANCE PROGRAM

(In order to enroll in this program, you must also be enrolled in the Share Draft/ACH/Bill Pay Overdraft Advance Program)

LOAN RATES AS LOW AS

1.99% APR New & Used Autos
1.99% APR based on approved credit for 36 months.

8.25% APR New Recreational Vehicles, Boats and RVs

2.00% APR Savings Secured
Above Dividend Rate

9.25% APR Signature Loan

9.9% - 18% APR VISA

APR= Annual Percentage Rate
Rates Effective 01/1/14. 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

Touch 'N Go 24 (316) 712-2424

HOLIDAY CLOSINGS

Martin Luther King, Jr. Day	Monday	Jan 20
Presidents' Day	Saturday	Feb 15
	Monday	Feb 17



Member Signature

Member Printed Name