



Cal Poly Federal Credit Union

Member's Quarterly

SPRING ISSUE
2017



Inside this issue:

1% CASH BACK Loan Promotion	1
Medical and Veterinarian Loans	1
Check Out Our LOW Rates!	1
56th Annual Meeting & Luncheon	2
Home Equity Loans—Low Rates & No Closing Costs	2
Text Us—909.869.6800	2
MasterCard EMV Debit Card Coming Soon! ATM Card to be discontinued.	2

We'll show you the Money!

Bring us your **NEW** auto loan and be rewarded with a **LOW** auto loan rate and 1% of your loan amount **BACK in CASH!** *

How does it work?

Get pre-approved with our Quick Loan Application at www.calpolyfcu.org. Once approved, go car shopping and let the dealership know you have your financing approved at the Credit Union. Once you buy the perfect vehicle, send us your purchase order and we will finalize the loan. It's that easy. As a member, we can deliver the loan agreement to you electronically—omitting the need to come into the Credit Union. We make the process very convenient and rewarding with a **LOW** loan rate and 1% Cash Back Bonus!



Did you already buy a vehicle?

2016/2017 vehicles under 7,500 miles qualify for the 1% Cash Back Bonus. You can begin the refinancing process with a quick application at www.calpolyfcu.org or call Cathy at 909.869.6823.

**Conditions and credit approval apply. Offer does not apply to used vehicles or loans currently with the Credit Union. Offer expires June 30, 2017 and loan amount must exceed \$10,000. Member is to surrender cash bonus if loan is paid off in full within one year.*



Check Out Our Low Rates

- New or Refinanced Auto Loans as Low as 1.99% apr
- CPFCU VISA Credit Card only 9.99% apr. No Annual or Balance Transfer Fee
- Amazing 6.99% apr 12 Month Upgrade Your Device Loan up to \$1,000
- 12 & 36 Month Med/Vet Loan Starting at 6.99% apr
- Home Equity Loans—Two Loan Types to Choose from. 7 year term/fixed rate. 15 year term/variable rate with 6 month introductory rate of 2.99% apr.

Med/Vet Loans



Medical and veterinarian costs can be very high. Many medical, dental and veterinarian offices offer financing, however their loan interest rates are typically over 20% apr.

Our Med/Vet loans cover a full line of medical needs. The loans can be used to cover numerous medical, optometry, orthodontics, dental, and veterinarian needs. We would be happy to assist you with financing a new medical/veterinarian need or re-finance a loan you currently have with your medical office/s.

Our Med/Vet loans offer truly affordable health care at rates starting at 6.99% apr.

(based on your good credit).

Loan amounts and terms vary:

- 12 Month loan available up to \$3,000. Rate starts at 6.99% apr. Rate are based on credit score.
- 36 Month loan available up to \$10,000. Rate starts at 8.99% apr. Rate based on credit score.

You can get started with your Med/Vet loan application by visiting www.calpolyfcu.org/banner/medical-veterinarian-loans or give Cathy a call at 909.869.6823.

56th Annual Meeting

We hosted our 56th Annual Meeting and luncheon at Kellogg West on March 22nd. We want to thank Kellogg West for their professional and accommodating service. The food and service were exceptional, as always!

On the business side of our meeting the membership re-elected incumbents, Lita Patel, College of Engineering and Sharon Stuewe, Staff Emeritus. As well as elected Bernadette Jeffries, College of Science to the Credit Union's Board of Directors.

Barbara Bean, President/CEO shared the Credit Union's 2016 & 2017 accomplishments and highlights to include:

- iOS & Android Mobile Apps enhancements.

You can Text Us?

We recently acquired a new text service which allows us to receive and send text messages. Our memberships' preferred method of contact has changed and this new service offers our members a convenient way to communicate to us. You can send us a text to 909.869.6800 and you'll receive a quick response to your message. We will ask you for your code word to verify your identity. If

- e-Deposit Service—upload a check image to our secure site to make a quick deposit to your CU account.
- Website Redesign (www.calpolyfcu.org)
- Apple Pay (register your CPFCU debit card with Apple Pay in your iPhone "Wallet.")
- EMV Visa Credit Card & MasterCard Debit Cards designed
- Online Membership Application—Streamlining new membership processes.
- Virtual Strongbox—Cloud Storage in It's Me 24/7 Homebanking
- Text Services—You can send us text messages and we will text you for quick information exchange (909.869.6800).

you don't recall your code word or didn't set one at time of membership, give us a call and we will set up one for you. Please do not text your account number. We can assist you without your membership number. Please note we will not text confidential information.



MasterCard EMV Debit Cards are Coming

We will be converting our debit cards to an EMV "Chip" card beginning in June. The new cards have a beautiful new design of the Kellogg Arabians. The EMV cards will offer more card security than the mag-stripe cards. As we convert to the new EMV cards, we will discontinue our Savings Account's ATM card (green marble design). These cards will no

longer function as of June 2017. We have notified all members that use our ATM card, however if you did not receive our notice, please be aware your ATM card will no longer function as of June 2017. Please contact us at 909.869.6800 to learn how you can access your savings account without your ATM card.



Home Equity Loan—No Closing Costs

Looking to start some remodeling projects? Updating your kitchen? Want a new en-suite master bath? Converting your lawn to water-tolerant alternatives? Going solar? Or just want a break from your bills with a bill consolidation? The equity in your home may help you reach those dreams.

If you qualify, Cal Poly FCU's can help you tap into the equity in your home. We offer two types of Home Equity Loans (HELOC).

- A fixed rate loan with a term of 7 years. Rate based on Wall Street Journal Prime

(WSJP) Rate plus a margin of 0–3.5% based on credit score and whether Credit Union is in 1st or 2nd position.

- A variable rate loan with a term of 15 years. Rate based on WSJP plus a margin of 0–2.5% based on credit score.
- Variable rate loan has a 6 month introductory rate of 2.99% apr.

Compare our HELOCs to others in the market. Many charge an application fee and closing fees. We only charge a low \$200 application fee and no closing costs. Call Barbara for more information 909.869.6884 NMLO#1105629.

Meet Our Volunteers

Board of Directors

Sue Chiazza—Chair
Maria Ruiz—Vice Chair
Lita Patel—Secretary
Sharon Stuewe—Treasurer
Bernadette Jeffries—Director
Cheryl Meaux—Director
David Perez—Director

Supervisor Committee

Julie Montgomery—Chair
Linda Franklin—Member
Cheryl Meaux—Member
Bridget Skvarna—Member

Meet our Staff:

Barbara Bean, CEO
909.869.6884

Joy Tafarella, V P
909.869.6867

Cathy Gonzalez,
Loan Officer
909.869.6823

Eddy Figueroa, MSR
909.869.6866

Erin Flynn, MSR
909.869.6801

Eveline Rosales, MSR
909.869.6801

3801 W. Temple Ave.. Bldg. 35
Pomona, CA 91768

TEXT: 909.869.6800

FAX: 909.869.6852

On campus, ext. 6800

Web: www.calpolyfcu.org

Email: staff@calpolyfcu.org

24/7 Telephone Teller

855.250.2604

NMLS# 1105523 / NMLO#1105629

