



Member's Quarterly

WINTER ISSUE 2018



Pros to Consolidation

Are you stressed paying bills? Cal Poly Federal Credit Union can help reduce your stress, save you money, and get your debt paid off faster with our consolidation loan special. Start the New Year off right with our signature loan to consolidate your high rate credit cards and other loans.

There are several pros to consolidating your bills with our New Year Consolidation Loan:

- Consolidate your high-rate credit card debt and other loans to one monthly payment.
- Set up payroll deduction or electronic payments, saving your time, stress and stamps.
- A GREAT LOW Rate! We are reducing our signature loan rate by 2% apr, saving you lots of money.
- Get your debt paid off! Our 48 month loan is perfect. It offers a low, manageable loan payment and the opportunity to pay off your credit card debt.

Save the Date

Save the date and plan on attending our Annual Meeting and Luncheon on March 22, 2018. (Please note the change to hosting the luncheon on a Tuesday).

The event will be held at Kellogg West from 11:30 a.m.—1:00 p.m.

Luncheon tickets available for purchase. Contact us to reserve your space. (email staff@calpolyfcu.org or call 909.869.6800).

- Loan amounts up to \$20,000.
- Quick and Easy Application process. You can do everything electronically! Submit your application online at www.calpolyfcu.org and once approved we will send your loan agreement to sign electronically.

Say goodbye to paying numerous loans and credit card accounts by consolidating to one Cal Poly FCU Signature Loan. Get started today by visiting us online at www.calpolyfcu.org or call Cathy at 909.9869.6823. *2% apr rate reduction and 48 month term offer expires March 31, 2018. Don't delay apply today!*



Annual Meeting & Luncheon Pricing:

Members by January 31st:	\$12
Members after January 31st:	\$17
Non-Members:	\$20

Don't delay, last year we were at full capacity by March 15th . Hope to see you there!

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New Year Loan Special

- Short-term, 12 Month Signature Loan
- Loan amounts available up to \$3,000
- Rates as LOW as 6.99% apr
- Easy Payroll deduction or Electronic Payments available
- Quick & Easy Application processing
- Apply today at www.calpolyfcu.org.



2017 in Review & What's Coming in 2018

The Credit Union introduced several enhanced products and services to our members in 2017. Are you taking advantage of these new offerings?

EMV “Chip” Debit Card—We launched our newly redesigned EMV “chip” debit card in June. We are currently in the process of reissuing our swipe cards to the new secure “chip” design. If you would like to get in the front of the line and receive your new EMV debit card, send us an email with your current address to staff@calpolyfcu.org and we will get it right out to you.

CardNav Mobile App Redesign—In the Summer we launched an update to our CardNav app. This debit card security app is an added level of security for your debit card. A great sense of account security, especially in these times of data and card breaches. If you haven't uploaded our CardNav app, visit calpolyfcu.org and click on the mobile app icon. You'll get text alerts whenever your card is used. Turn your debit card on or off with a swipe.

All Electronic Lending—We improved on our lending processes. Members can submit applications and sign loan documents all electronically. Members can apply online at www.calpolyfcu.org and receive the loan agreement electronically for signature. Lending without having to stop into the Credit Union! Now that's great progress!

Keep Your Information Current



One thing we can be certain of is **Change**. You have so much to keep track of, we want your Credit Union account to be one of the easy things to keep updated. You can request account information change in **It's Me 24/7** Home Banking site.

It's important to keep your account information updated, especially if you change the following information:

- Address
- E-mail
- Phone Number/s
- Beneficiaries

To make personal information changes, log

Enhanced Secured Document Transfer—There are times we need to exchange confidential documents. We enhanced our secured image storage within your **It's Me 24/7**. You can now send, store and retrieve secured documents within My Virtual Strong Box within **It's Me 24/7**.

Text Us—You can now text us for quick questions at our general line (909.869.6800). It's a quick and convenient way to communicate with us.

What's on the Horizon for 2018?

iOS and Android Mobile App Update— We will be launching a redesign to our iOS and android mobile apps in January. You will notice a new look, easier navigation and a more cohesive feel with our brand.

Launching of Mobile Deposit—Our Mobile Banking 2.0 will also include an easy to use Mobile Deposit feature. Once you log into the mobile banking app, you click on Move Money icon and follow the instructions to upload a check image for deposit. You'll love the new look and usability of Mobile Deposit.

These are just a few items we are working on to make managing your money easier. We often share our new enhancements within social media channels—follow or like us and stay informed.

into our new enhanced mobile banking app (available at www.calpolyfcu.org and click on the mobile banking icon. Or upload from your mobile app store). Once signed in, click on My Accounts icon, then click on Info Center, then Personal Information.

From Info Center you can change your personal information, password, user name, security questions, and set up security alerts.

If you need to update your beneficiaries, send us an email to staff@calpolyfcu.org or stop by the office and we will create a new signature card for you with the updated information.

**Cal Poly Federal Credit
Union Volunteers & Staff**

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Sue Chiazza—Chair
Maria Ruiz—Vice Chair
Lita Patel—Secretary
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Bernadette Jeffries—Director
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John Rotunni—Member
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