



Member's Quarterly

SPRING ISSUE
2018



Inside this issue:

Bio-Metrics Available with CPFCU Mobile App	1
VISA Credit Card Conversion	1
57th Annual Meeting & Luncheon	1
Great Rates & Terms on Loans	1
1% Cash Back on New Auto	2
Home Equity—A Great Option	2
Keep Smiling with our Health Care Loans	2

New Mobile Banking App with Bio-Metrics



We are always striving to deliver the latest in convenience, safety and technology. With that goal in mind, we recently launched our updated mobile app offering multiple authentication convenience options (MACO). You will have the ability to sign into your mobile banking app using your fingerprint, PIN, facial or voice recognition.



the latest MACO technology. If you have the auto-update function turned off or you haven't downloaded our app, you can accept our newest app by visiting your app store. You'll find our mobile banking app under Cal Poly Federal Credit Union.. You'll love the ease of access and security MACO will provide.

Multiple Authentication is the safest and easiest way to sign into your account using our Mobile Banking App. If your mobile settings allow auto updates, our mobile banking app should have automatically updated on your cell phone with

Convert your Credit Balances

Keeping in the spirit of CPP's Semester Conversion, we are offering a Credit Card Conversion package. Let us convert your high-rate credit card debt and unsecured loans to our low 9.99% apr VISA credit card.

You'll love the money you'll save with our low rate VISA credit card and you'll love all of these benefits:

- No Annual Fee
- No Balance Transfer Fee
- No Penalty Rate for Late Payments
- 25 Day Grace Period for Purchases
- Easy Electronic Payments



- Added Verify by VISA Fraud Protection
- 0% Fraud Liability
- 24-hour Travel & Emergency Assistance
- Extended Warranty Program
- Credit Limit up to \$10,000

Get started by submitting your application at www.calpolyfcu.org and click on the Credit Card Icon. You'll have our campus image VISA credit card in your hands in a week! Apply Today!

57th Annual Meeting & Luncheon

We hosted our 57th Annual Meeting and luncheon at Kellogg West on March 20th. 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, Cheryl

Meaux, David Perez, and Maria Ruiz to the Credit Union's Board of Directors.

During the program, Barbara Bean, President/CEO shared the Credit Union's 2017 & 2018 accomplishments and services to be released on the horizon.



Check Out Our Low Rates

- New or Refinanced Auto Loans as Low as 1.99% apr
- New Auto Loans offer 1% Cash Back Bonus
- CPFCU VISA Credit Card only 9.99% apr. No Annual or Balance Transfer Fee
- Starting at 6.99% apr our Upgrade Your Device Loan with at 12 month term, up to \$1,000
- 12 Month Med/Vet Loan Starting at 6.99% apr & 36 Month Med/Vet Loan Starting at 8.99% 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.
- Apply at www.calpolyfcu.org get approval within 24 hours



Home Equity Loan—A Great Option

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 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 0–2.5% 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 0–1.5% 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 points, application, appraisal fees & closing costs. We only charge a low \$200 application fee and low closing costs. Call Barbara for more information at 909.869.6884 NML0#1105629.

It Pays to Borrow—1% Cash Back Bonus on New Auto Loans

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 agreements 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?

2017/2018 vehicles under 7,500 miles qualify for the 1% Cash Back Bonus. You can begin the refinancing process by giving Cathy a call at 909.869.6823 or visiting www.calpolyfcu.org and submit your quick loan application.

**Conditions and credit approval apply. Offer does not apply to used vehicles or loans currently with the Credit Union. Offer expires December 31, 2018 and loan amount must exceed \$10,000. Member is to surrender cash bonus if loan is paid off in full within one year.*

Our Health Care Loans will Keep You Smiling!

Orthodontics, Lasik, elective surgery, and animal health care can be very costly and insurance plans may cover little or none of these expenses.

Many patients finance these health care expenses with the doctor's finance company. Many of these finance companies that specialize in health care or animal care charge an interest rate ranging from 18% apr to 25% apr.

You know your Credit Union can do **SO MUCH** better than that! Why pay such a high

interest rate? Our Health Loans rates starting at 8.99% apr. So what does that mean in dollar and cents? If you were to finance a \$4,000 Health Loan at their lowest rate of 18% for 36 months. You would pay \$1,209 in finance charges. Financing that loan with your Credit Union at our lowest rate of 8.99% apr would cost you only \$573, saving you over \$627. That'll put a smile on your face! Visit us at www.calpolyfcu.org and click on Quick Loan App to apply.



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, Senior MSR
909.869.6866

Erin Flynn, MSR
909.869.6801

Jessica Grebbs, 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 / NML0#1105629

