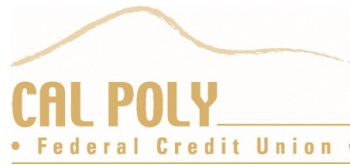


# Member's Quarterly

 FALL 2018



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## Manage Your Debit Card within our App

We've updated our mobile app to include debit card security. When you open your Cal Poly FCU mobile app, click on "More" and Select "Manage My Card". Here you can close your debit card if it's ever misplaced. Once you reconnect with your card, revisit "Manage My Card" and re-open. This is the first phase of our multi-tiered card security controls in our mobile app.

account and alerting the Credit Union immediately to limit losses.

Coming early 2019 you'll be able to set spending parameters on your card. How does this work? You can personalize how your card can be used. You can turn on/off gas stations, ecommerce, out of state or out of country transactions. Wherever you would like to limit access.

Coming in December, you'll be able to receive alerts whenever your debit card is used. This is a great way to keep informed of any transactions processed through your

We will be updating our mobile app for each of these phases. To ensure you have our most recent version, select to have our app automatically update.

## When is the Right Time to Buy a Vehicle?

Did you know you can get a better deal on a car if you buy at the end of the month? You sure can! Dealers need to meet monthly sales goals and often you'll get a better deal with a motivated dealer.

loan, and for NEW vehicles, you'll get **1% Cash Back!** That's right, get 1% of your new vehicle loan back in Cash! Visit us at [www.calpolyfcu.org](http://www.calpolyfcu.org) for complete details.

End of the month isn't the only motivator, actually end of just about any period will reward you with an opportunity for a good deal. Along with monthly goals dealers have to meet quarterly and annual thresholds. They may be willing to take less on an auto deal to reach a quota or bonus level.

Did you know you can do all of your auto loan arrangements electronically? You sure can! From application to signing your loan agreement. Everything can be completed in the comfort of your office or home. You never need to take time away from your busy day to make auto loan arrangements.

Another good time is in the Fall. The 2019 models are making their debut. Dealers will be motivated to offer heavy discounts on older models to make room for the new vehicles.

In fact we can pre-approve you before you go to the dealership so you can spend your time focusing on negotiating on the price of the vehicle vs. negotiating on the payment. Ready to buy your next vehicle? Let's get started! Visit us at [www.calpolyfcu.org](http://www.calpolyfcu.org).

Did you know you can get a great deal on an auto loan at Cal Poly Federal Credit Union? You sure can! You'll get a great rate on that



## Where's the Beef?

We hid Foundation's Hot Dog Caper (HDC) Dude and Dudette on one of our web pages at [www.calpolyfcu.org](http://www.calpolyfcu.org)

If you spot the HDC couple, send us an email to [staff@calpolyfcu.org](mailto:staff@calpolyfcu.org) with the title of the page you found them on and be entered to win a radical \$25 Foundation gift card. Drawing will be held on Hotdog Caper Day (10/4/18). **That's so Tubular!**



## November Launches Our Skip-A-Pay Program

Pancho, our holiday llama, will be escorting in the **2018 Skip-A-Payment** program. Skip-A-Payment details and forms will be available on our website and mobile app beginning November 1, 2018. Members can choose to skip their Cal Poly Federal Credit Union loan payment for the month of December or January (*just in time for the holidays*). There are a few conditions:

- Loan has to be with Cal Poly FCU
- Member must be in good standing

- Loan must be current (not late)
- Loan must have been opened for 6 months and have received at least 4 successful payments
- A fee of \$25 is charged per loan
- Sorry, credit cards and home equity loans are not eligible

Do you have more than one loan? The more the Merrier! To see if your loan/s qualifies or if you have any questions call Cathy at 909.869.6823.



## Get Ready for Holiday Shopping

Black Friday and Cyber Monday are just around the corner. We can help you get prepared for *“The shopping season of the year”* with a Cal Poly VISA credit card.

You’ll be ready and equipped with your Cal Poly FCU VISA credit card in hand when you hit the retail stores on November 23rd for **Black Friday**. In the midst of the insanity of **Black Friday**, you’ll have peace of mind knowing our VISA’s credit card rate is a **LOW 9.99% apr** compared to department

store credit cards at around 20% apr rate or higher.

**Cyber Monday** is on November 26th and a good option to keep your sanity is to shop from the comfort of your own home. You’ll also be comforted by our VISA credit card warranty services; including extended warranty, warranty registration, and extended service agreements. Apply for our VISA credit card today online at [www.calpolyfcu.org](http://www.calpolyfcu.org), click on Quick Loan Application. Apply today and be armed and ready for Black Friday and Cyber Monday!

## Introducing CPP Arabian Check Design

We’ve added to our Campus Pride designs! Our members love our CPP Pride debit and credit cards. It made complete sense to extend our Campus Pride designs to our check offerings. Now available—CPP Arabian checks. You’ll love the image of the beautiful Arabians gracefully running through the fields of Cal Poly Pomona.



A pack of 50 duplicates checks is around \$13 and 125 duplicates will run you around \$18. E-mail us at [staff@calpolyfcu.org](mailto:staff@calpolyfcu.org) to order your Arabian checks.

Be recognized as a Bronco each time you write a check or swipe your debit/credit card!



## iPhoneX Inspires Device Loan

With the arrival of the iPhone X, many iPhone users are looking to update their phone. Phones continue to escalate in price. To assist with the purchase of a new phone, we offer a Device Loan with a rate starting at 7.99% apr. This loan has a term of 24 months with loan amount up to \$1,500. Our device loan isn’t limited to the iPhones, it covers all devices

including laptops, tablets, gaming systems, and PCs. It’s perfect timing for the holiday season! You can update your device and a loved one’s too! Application process is quick and easy, just visit us online ([www.calpolyfcu.org](http://www.calpolyfcu.org)) and click on the Device Loan banner or Quick Loan Application tab and submit your application. Call Cathy at 909.869.6823 if you have any questions.



### Meet Our Volunteers & Staff

#### Board of Directors

- Lita Patel—Chair
- Maria Ruiz—Vice Chair
- Cheryl Meaux—Secretary
- Sharon Stuewe—Treasurer
- Bernadette Jefferies—Director
- David Perez—Director

#### Supervisor Committee

- Julie Montgomery—Chair
- Chelsea Duran—Member
- Linda Franklin—Member
- John Rotunni—Member
- Bridget Skvarna—Member

#### 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  
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