



## Member's Quarterly

### SUMMER ISSUE 2019



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## We've Updated our Mobile App

We've added a few new features to our mobile banking app. Your Credit Union is always striving to deliver the latest in technology focused on ease of access and account security.

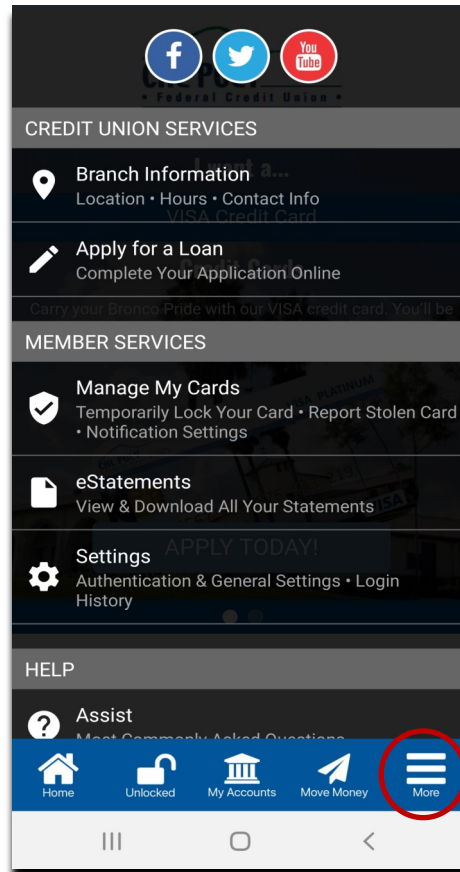
### Debit Card Push Notifications

Located under the **More** tab, you'll find **Manage My Cards**, we've added **Activity Alerts** to this feature. We can now push an alert to your cell every time your debit card is used for a purchase and ATM transactions.

If you receive a notification for a transaction that you don't recognize, notify us to obtain more information. You can also temporarily close your card under **Manage My Card** to prevent further unauthorized transactions (*a feature we added last year*). You can use this **Close my Card** feature at any time to keep your account safe if you loose your card or if it's stolen.

### eStatements

Also new to our app is **eStatements**. You will now have the ability to view your electronic statements from your mobile app. Nice feature! You'll have over 18 months of account statements right at your finger tips. No longer do you have to log into your desktop to view your account statements. Just another way we make access to your money convenient and safe. You'll find eStatements under the **More** tab at



the bottom of our mobile app.

If you don't have our bio-metric mobile app, we encourage you to download it from your app store under Cal Poly Federal Credit Union.

## Get the Money you Need for School—Free Scholarship Search

The new school year is just a few months away. Wouldn't it be great to find **FREE MONEY** to support your education? Your Credit Union has partnered with Sallie Mae® to offer our members access to a free scholarship search tool.

this free scholarship search tool under our "Get the Money you Need for School" banner at [www.calpolyfcu.org](http://www.calpolyfcu.org). Good Luck with your searches!

Free Scholarship Searches—just another example of how Cal Poly Federal Credit Union supports our students.



## Check Out Our Low Rates

- New or Refinanced Vehicle Loans as Low as 2.49% apr
- Ask us About our **Broncos Give Back Program**. \$100 to you and \$100 donated to a Cal Poly Pomona entity of your choice with the financing of a new auto loan. Complete details at [www.calpolyfcu.org/banner/broncos-give-back/](http://www.calpolyfcu.org/banner/broncos-give-back/)
- CPFCU VISA Credit Card only 9.99% apr. No Annual or Balance Transfer Fee
- 12 Month Med/Vet Loan Starting at 6.99% apr & 36 Month Med/Vet Loan Starting at 8.99% apr.

Sallie Mae's Free Scholarship Search is an excellent way to get access to more than 5 million scholarships worth up to \$24 billion. Check out

## Pack Our VISA Credit Card for Your Summer Vacation

Summer is the time to chill and take advantage of the great weather. Plan your summer vacation with 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 the card and travel benefits too:

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

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

Get started by submitting your application at [www.calpolyfcu.org](http://www.calpolyfcu.org) and click on the Visa Credit Card icon. You'll have your VISA credit card in your hands within a week (*based on your good credit*). You'll be ready to travel! Don't forget to pack your CPFUCU VISA credit card and the sun screen!

## A Change to Your MasterCard Debit Benefits

MasterCard announced a change to their core benefits consumer debit product. Effective July 1, 2019, Price Protection will be removed as a core benefit from MasterCard's Shopping Protection category. Our members will still have access to MasterCard's extended warranty and purchase protection plans under their Shopping Protection plan.

Our MasterCard debit cards will continue with:

- Travel Assistance Benefits
- Personal Protection with Zero Liability
- Personal Assistance

You can obtain a complete list and description of MasterCard's debit card consumer benefits at [www.mastercard.com](http://www.mastercard.com) and click on consumers card benefits.

## Broncos Give Back Update

The Credit Union launched our Broncos Give Back promotion in April. Just two months in and we have already directed donations to:

- Bronco Cares/Food Pantry
- CEMA Scholarship Fund
- CPP Rose Float
- Dreamers Scholarship Fund
- Friends of the Library
- Renaissance Scholars

How does the Broncos Give Back promotion work? When a member finances a new vehicle loan with us, we will donate \$100 to a Cal Poly Pomona organization of their choice. But it gets better! The member also will receive \$100 as a "Thank You" for their lending business, a great loan with a LOW rate and terrific terms. Visit us at [calpolyfcu.org](http://calpolyfcu.org) and click on the Broncos Give Back banner for complete details. We will continue our giving promotion till the end of the year.

## Tap into your Home Equity



Looking to start some remodeling projects? Updating your kitchen? Converting your lawn to water-tolerant alternatives? Or just want a break from 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 zero to 2.5% apr based on your credit score and whether Credit

Union is in 1st or 2nd position.

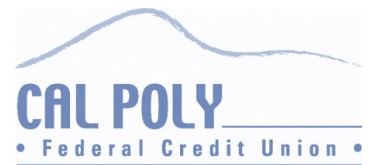
- A variable rate loan with a term of 15 years. Rate based on WSJP plus a margin of zero to 1.5% apr based on your credit score.
- Variable rate loan has a 6 month introduction rate of 2.99% apr.

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 a low county recording fee. Call Barbara for more information at 909.869.6884 or email to [barb@calpolyfcu.org](mailto:barb@calpolyfcu.org) NMLS#1105523 NMLO #1105629.

## Shhh!—It's Your Privacy and We Protect It

Your privacy is important to us—We protect your information and do not share or sell your information to third parties. Our Privacy Policy is available for everyone to view on our website [www.calpolyfcu.org](http://www.calpolyfcu.org), scroll to the bottom and

click on Privacy Policy. Or send an email to [staff@calpolyfcu.org](mailto:staff@calpolyfcu.org) or call us at 909.869.6800 and request a copy to be sent to you.



## Meet Our Volunteers & Staff

### Board of Directors

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

### Supervisor Committee

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

### Staff:

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