

Member's Quarterly

FALL 2019



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Our Rates are Falling!

The temperature and leaves aren't the only things falling! We've reduced our auto and signature loan rates! It's a great time to buy the vehicle you've always wanted with auto loan rates as LOW as 2.49% apr.

It's also a great time to get the appliance you have been waiting for, take that vacation you have been dreaming about or consolidate your high interest rate debt to our LOW signature rate starting at only 8.99% apr.

Our loan process is Quick and Easy!

You can apply online at calpolyfcu.org and

click on the Fall Loan Banner for loan details and application.

How Quick & Easy?

- Convenient Online Application
- 24-Hour Approval & Funding (M-F)
- E-Sign your loan agreement
- Start Dreaming & Go Shopping!

It's really that easy. Give Cathy a call at 909.869.6823 for rate quote and questions. Credit review and loan conditions apply.

An Update on our Broncos Give Back Promotion

The Credit Union launched it's new auto loan promotion in March – **Broncos Give Back**. We give a \$100 cash bonus to our member as a "Thank You" for their loan. In addition, a \$100 donation in their name to a Cal Poly Pomona association of their choice:

- Alumni Association Scholarship Fund
- Bronco Cares (Food Pantry)
- CPP Athletics
- CPP Rose Float
- Dreamers Scholarship Fund
- Friends of the Library
- Pace Setter Scholarship Fund
- Renaissance Scholars Scholarship Fund
- Student Associations and Cultural Centers Scholarship Fund
- Veteran's Resource Center

We've been touched by the love and

generosity displayed by our members during our Broncos Give Back promotion.

Members have a difficult time selecting between the student associations. So much so, we had a few examples where our members have also donated their \$100 cash bonus too.

One of the more popular student organization of choice is CPP Rose Float. We've asked Heather Hanson, Interim Director for Rose Float to share her thoughts on our Broncos Give Back promotion. "Rose Float is very appreciative that the Cal Poly Federal Credit Union has chosen our program to participate in Broncos Give Back. We thank all the CPFUCU members who opted to donate to Rose Float, as these funds will directly support the students who volunteer long hours to represent the university through our flagship learn-by-doing program."



Sharon Stuewe

Recipient of Ranch Cucamonga's Unsung Hero Award

The Credit Union would like to congratulate Sharon Stuewe, CPFUCU's Board Member and Treasurer for being Awarded Rancho Cucamonga's Unsung Hero Award. On September 21, 2019, Sharon was recognized by Mayor Cynthia Moran as Rancho Cucamonga's 2019 Unsung Hero for Sharon's dedication to the Rancho Cucamonga's community for her outstanding volunteerism.



Yay! November Launches Skip-A-Pay

Yay! On November 1st, we will be launching our **Skip-A-Pay** program. Keep an eye out for the Skip-A-Pay program details and forms on our mobile app, website, and in our office.

Just in time for the holidays, members will have the option of skipping their December or January loan payment with Cal Poly FCU. 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
- Only one skip allowed per 12 months
- 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.

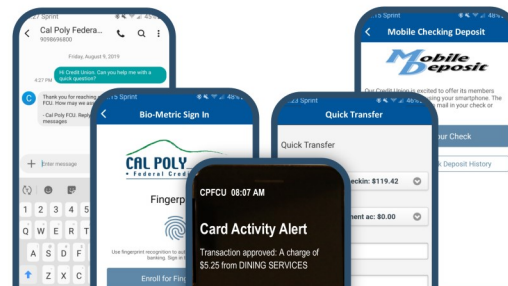
Our Mobile App Keeps Getting Better

We are constantly adding new features to our mobile app. If you haven't downloaded our app yet, what are you waiting for? It makes access to your account **Quick, Easy and Secure!** Visit your app store and search Cal Poly Federal Credit Union and download the app. (CPFCU icon).



Once you download the app, create your **Bio-Metric** credentials. Using bio-metrics adds an additional level of security to your electronic banking. While you are in our mobile app, register for **Mobile Deposit**. Just click on the **Move Money** tab at the bottom of your screen and select to **Register**. **Mobile Deposit** gives you the convenience of depositing a check right from your phone.

Our newest mobile banking feature is **Push Notifications**. We can now "Push" an alert



to your mobile every time your debit card is used for a purchase or ATM transaction. To set-up your **Push Notifications**, click on the **More** tab and select **Manage My Card**, then select **Edit Activity Alert Settings** and select **Enable Activity Alerts**. This will turn on your **Push Alerts**. If you receive an alert that your card was used someplace that you don't recognize, close your debit card under **Manage My Card** to prevent further unauthorized transactions, and reach out to us, and we'll handle everything for you.



Get Ready for Holiday Shopping

Black Friday & Cyber Monday will be here before you know it!

We can prepare you for "The shopping season of the year" with a Cal Poly FCU 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 29th for **Black Friday**. In the midst of the insanity of **Black Friday**, you'll have peace of mind knowing our VISA credit card rate is a **LOW**

9.99% apr compared to department store credit cards at around 20% apr or higher.

Cyber Monday is on December 2nd. You can shop from the comfort of your own home. You'll also be comforted by our VISA credit card warranty services; extended warranty, warranty registration, and extended service agreements. Apply for our VISA credit card today and be prepared for the holiday shopping season. Apply at www.calpolyfcu.org and click on Quick Loan Application.

Credit Union's

Volunteers & Staff

Board of Directors

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

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

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