



Cal Poly Federal Credit Union

Member's Quarterly

WINTER ISSUE 2020

Highlights of 2019!

We introduced several enhanced products and services in 2019. Your Credit Union is constantly researching and deploying the latest in banking technologies to enhance your banking experiences.

Push Notifications in Mobile Banking—

In April, we added **Push Notifications** to our mobile app, under **Card Manager**. This added level of card security alerts you every time your debit card is used for a purchase. If you receive an alert you don't recognize, you can temporarily close your card in **Card Manager** and reach out to us for more information on the purchase.

E-Statements—

Also new to our app in 2019, you now have the ability to view your electronic statements right from the app. You'll have access to over 18 months of account statements right at your finger tips. You'll find e-Statements under the **More** tab at the bottom of our mobile app.

Free Scholarship Search—

With our partnership with Sallie Mae®, we've added a free scholarship search tool on our website. The scholarship search is an excellent way to get access to more than 5 million scholarships worth up to \$24 billion. You can access our Free Scholarship Search tool at

Save the Date

Save the date and plan on attending our 59th Annual Meeting and Luncheon on April 02, 2020. The event will be held at Kellogg West from 11:30 a.m. — 1:00 p.m. Purchase your tickets today before the price goes up! Luncheon Tickets are only \$5 by 1/31/20.


www.calpolyfcu.org/smart-option-student-loan/ Good luck on your searches!

Lowered Rates—This fall, the leaves weren't the only things falling! We lowered our auto and signature loan rates. Auto loan rates are as low as 2.49% apr and signature loans are as low as 8.99% apr. (6.99% apr for 12 month term or shorter).

Enhanced Electronic Lending—

We've improved our lending processes. You can submit an application and sign loan documents all electronically. You can apply online at www.calpolyfcu.org and receive the loan agreement electronically, often within 24 hours. Lending, 100% electronic!

What's on the Horizon for 2020?

We are presently working on 4.0 mobile app update. One key change is 100% tablet optimization. You'll soon be able to access your account/s on your tablet with navigation as easy as on your phone or PC. Mobile 4.0 will also have improved navigation tools. If you don't have our mobile app yet, download from your app store under Cal Poly  Federal Credit Union.

Annual Meeting & Luncheon Pricing:

Members by January 31st:	\$5
Members after January 31st:	\$15
Non-Members:	\$20

Email us at staff@calpolyfcu.org or call 909.869.6800 to purchase your ticket.

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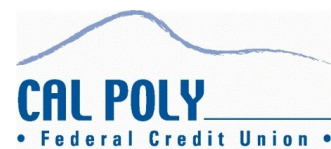
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New Year Loan

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





Don't be Left Out in the Cold—Consolidate!

Did you use credit cards for your holiday? Those credit card bills will be arriving soon. We can help you consolidate your debt, save you money, and get your debt paid off faster with our Holiday Consolidation Loan Special.

Here's what our Holiday Consolidation Loan can do for you:

- A GREAT LOW RATE! We offer rates as low as 8.99% apr. Saving you lots of money. Especially compared to typical credit card rates.
- Consolidate your high-rate debt to one monthly manageable payment.
- Set up payroll deduction or electronic payments, saving you time, stress and stamps.
- Get your debt paid off! Our 48 month loan

Are you Using Mobile Deposit?

Your days are filled with errands to run and things to do. Cal Poly FCU's Mobile Deposit service, within our Mobile App, is one more way we are making your life easier. You no longer have to make a trip to the Credit Union or find a CO-OP Network ATM to make a check deposit to your Credit Union account.

You'll find Mobile Deposit under the Move Money tab on our app. You'll endorse the

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.

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

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

is perfect. It offers a low, manageable loan payment and the opportunity to pay off your credit card debt.

- Loan amounts up to \$20,000.
- Quick and Easy Application process. You can do everything electronically! Submit your loan application online at www.calpolyfcu.org, click on the Snowman banner. Once approved we will email you a link for secure electronic signature.

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 909.869.6823. *48 month term offer expires February 29, 2020. Loan rates based on credit score.*

To Do List:

- Grocery Shopping
- Pick up Cleaners
- Deposit my Check
- Make Dr Appt.

check and write "Mobile Deposit Cal Poly FCU" on the back of the check.

Then take a picture of the front & back of the check, complete the form and hit submit. It's that easy! We process mobile deposit throughout the day. You'll see the deposit made to your account within 3 hours of submitting your mobile deposit. Go ahead and give it a try and cross it off your to do list!

To make personal information changes, log into IT's Me 24/7 or mobile banking app (available in your mobile app store). Once signed in, click on **My Accounts** icon, then click on **Info Center**, then **Personal Information**.

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 beneficiary/ies. This is especially critical to update if your marital status has changed or you have a new addition to your family.

Cal Poly Federal Credit Union 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

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