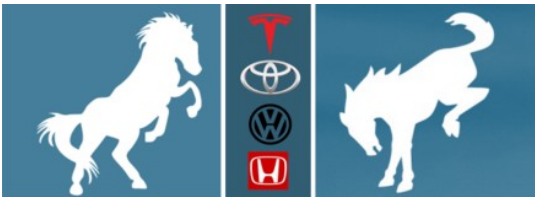


Member's Quarterly

FALL 2020



Broncos to Mustangs & Anything In-Between!



Are you in the market for your dream car? Finance your dream car with us! We can help make that dream a reality, from a Mustang to a Bronco or anything in-between! We're the perfect partner for your auto lending needs!

We specialize in Tesla auto loans. A Tesla loan, just like the vehicle, is not traditional. We can assist you through this unique loan process.

Finance or refinance your auto loan with us!

Need a Designated Workspace?

Many employers are responding to the Covid-19 pandemic with telecommuting options for their employees. Many employees are working from home without the necessary accommodations for a successful work environment. It's important to designate your own personal workspace for privacy, productivity, and your health. Whether it's a tiny desk in the corner of a room, or your own private office.

Do you need to create a comfortable, ergonomical and private place to work? We can help you with creating the perfect telecommuter's haven.

12 Month Loan

- Available up to \$1,000

You'll get a fantastic rate! Our auto loan rates are as **LOW** as 1.99% apr. (rates are based on several factors, including credit score, year of vehicle, and length of loan).

Right now, some dealers are offering 0% financing. Be sure you have the whole picture of your financing options. Although 0% financing sounds fantastic, what are the conditions to the 0% rate? Usually shorter terms, high credit score criteria, and waiving of any cash back bonuses.

We can help you compare a 0% offer to taking the dealer's cash back bonus and financing the loan with us. Give us a call at 909.869.6823 and we can discuss your financing options and compare the deals.

13-36 Month Loan

- Available up to \$10,000
- Terms up to 36 months
- Rates start at 8.99% apr (with electronic payment)
- 100% electronic lending
- Quick loan application
- Quick funding

To Apply, visit us at www.calpolyfcu.org and click on the workspace banner or call Cathy at 909.869.6823.

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Check Out Our Low Rates

- New/Refinanced Auto Loans as Low as 1.99% apr.
- CPFCU VISA Credit Card only 9.99% apr. No Annual or Balance Transfer Fee
- 12 Month Med/Vet Loans starting at 6.99% apr & 36 month Med/Vet Loan starting at 8.99% apr.
- Tap into your home's equity with our Home Equity Loan. For more information and rates on our home equity loans, call Barbara at 909.869.6884 or visit us at www.calpolyfcu.org NMLO#1105629.



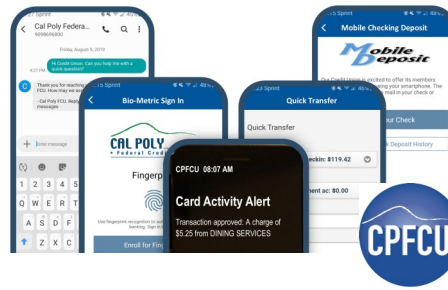
Banking Remotely with Covid-19

Although the Credit Union is open, Monday through Friday from 10:00 a.m.– 4:00 p.m., we are encouraging members to avoid traveling to campus and connect with us remotely.

You can communicate with us through several channels:

- Phone: 909.869.6800
- Text: 909.869.6800
- Email: staff@calpolyfcu.org
- Secure Messaging through online and mobile banking

Banking remotely is easy with 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 **Register**. Mobile Deposit gives you the convenience of depositing a check right from your phone.

We have several electronic channels for your banking. For a complete list of access, visit us at calpolyfcu.org and click on the Coronavirus and your Banking post.



Even Santa Needs a Break—Skip a Pay Program

2020 has been a challenging Year! Even Santa needs to take break from it all! You can take a break too! On

November 1st, we will be launching our Skip-A-Pay program. Keep an eye out for the Skip-A-Pay program details and application on our mobile app and website.

Just in time for the holidays, members will have the option of skipping their December 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

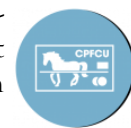
Do you have more than one loan? The more the Merrier! Visit www.calpolyfcu.org or check our mobile app in mid-October for more details and the skip application.

Get Ready for Holiday Shopping

Black Friday, Small Business Saturday and 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 for Black Friday or Small Business Saturday. In the midst of the holiday shopping insanity, 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. On Cyber Monday, 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 the VISA Credit Card icon.



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

Supervisor Committee

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

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855.250.2604
- NMLS# 1105523 /
NML0#1105629

