

EMPOWERING Financial Success



New look, new site, same dedication to service

As hearts and minds turn to the changes that come with spring, Corporate America Family Credit Union (CAFCU) is embracing the spirit of the season with fresh new branding and a website redesign. With softer colors and a cleaner design, our new brand will begin emerging on CAFCU documents, both online and print. We strive to be clear and consistent in our communications with you, and we hope you will find our new look and functionality both inviting and practical.

We are also pleased to present a tagline that better defines what we do for our members — **empowering financial success**. CAFCU is here to empower you at every stage of your life with the best technology, great rates, and employees who truly want to make a meaningful difference.

We're making these changes in order to bring you an even more pleasant and efficient banking experience. Don't worry ... our commitment to you will not be changing, as we will continue to make member service our highest priority.

Building a better website
We're always working to make communication with our members as pleasant and effective as possible, so you'll find **www.cafcu.org** is now easier to use on-the-go with our mobile responsive design, which allows content to adjust to fit virtually any tablet or phone. Managing your finances is easier than ever, as navigation is improved. But all of the functionality is still there for you. With even more useful tools and educational resources, our website serves as a comprehensive solution provider for all of your financial-related questions. We recognize that finding the information you need in a quick and intuitive fashion simply makes your life easier!

EMPOWERING TIP

Keep good records to help make sure you claim all your allowable income tax deductions and credits. Set up a system now and use it all year.



Check out our new site at

 **www.cafcu.org**

Celebrating 75 years dedicated to service

In 1939, the New York World's Fair opened, a daily newspaper comic strip called "Superman" debuted, Montgomery Ward introduced Rudolph the ninth reindeer, and what was to become Corporate America Family Credit Union (CAFCU) was founded.

How did CAFCU start? In June 1939, 15 employees of Automatic Electric Company each deposited \$5 into the Automatic Credit Union. It was later purchased by GTE Corporation, at which time the name changed to GTE Employees Federal Credit Union. In the early 1980s, Congress took major strides toward deregulation of financial institutions. Given new autonomy and responsibility by federal law, the GTE Employees FCU Board of Directors decided to safeguard the long-term security of the credit union by diversifying membership. In 1986, we became Corporate America Federal Credit Union.

In 1997, in order to ensure our continued ability to serve our diverse membership, we changed from a Federal charter to a State of Illinois charter. To better reflect our new standing, we changed our name to Corporate America Family Credit Union.

While our name has changed over the years, our purpose has not. We are here to serve our members at every stage of life with the best technology, great rates and employees who truly want to make a meaningful difference. We are here to empower your financial success.

CAFCU is proud to be celebrating our 75th year in business ... which would not be possible without loyal members like you.

Thank you!

> Why We're Here

Our Purpose: To serve people.

Our Vision: To make a meaningful difference in the financial lives of our members.

Our Mission: Corporate America Family Credit Union is a not-for-profit, member-owned and member-directed financial cooperative dedicated to being the primary financial institution of its members.



Corporate America Family Credit Union specializes in finding the best possible lending options for our members.

4 reasons to choose us for a Vehicle Loan

A vehicle loan is helpful. But a good vehicle loan can make a dramatic difference in your financial life. It can save you money, reduce worries and minimize hassles. And at Corporate America Family Credit Union (CAFCU), we specialize in finding the best possible lending options for our members.


1 | Cruise through the approval process. Many financial institutions look no further than your credit report when considering your loan application, and they may deny your request if you have less-than-perfect credit. But CAFCU takes the time to consider the full context of past financial behaviors, which can give you a leg up in the approval process.

2 | Pay less. Credit unions such as CAFCU are not-for-profit financial institutions, which means all profits are returned to members by way of lower fees and loan rates.

Our Vehicle Loans are no exception. Rates at credit unions tend to be lower than those at banks, and a lower rate can save you hundreds — even thousands — of dollars in interest payments over the life of the loan.

3 | Enjoy a member-centered approach. CAFCU's Lending Center professionals keep a strong focus on providing members with exceptional service, great rates and the best possible loan options. Our success is determined largely by your success, so you can rest assured that CAFCU has your best interests in mind.

Apply with ease. CAFCU makes it simple **4 |** to apply for a Vehicle Loan! Apply online, over the phone or at a branch. Visit www.cafcu.org or call **1-800-359-1939** today to learn more.



Simple yet powerful budgeting tools make creating and maintaining your budget a snap!

Bring your financial picture into focus with Money Manager

Money Manager is a FREE, easy-to-use online financial management tool that allows you to manage and track your personal finances. Money Manager allows you to view your Corporate America Family Credit Union account(s) as well as accounts at other participating financial institutions, all within Online Account Access. Once your entire financial picture is in focus, it's easy to create a budget, set goals, track your spending, set up account and payment alerts, build a savings plan and more!

Getting started with Money Manager is easy! Log into Online Account Access, select "Accounts" from the main navigation and choose "Money Manager" from the drop-down menu to get started. If you have any questions along the way, Money Manager offers support whenever you need it. You can submit questions within Money Manager, and have them answered quickly. Still not sure it's right for you? Check out the demo video at www.cafcu.org/MoneyManager to see how it works.

Dashboard

The Money Manager dashboard gives you an at-a-glance overview of your financial goals, assets, budget, expenses and transactions. Any changes that occur relative to those areas update immediately on this screen, and you can easily access more detailed information at the click of a button.

Make budgeting easy

Simple yet powerful budgeting tools make creating and maintaining your budget a snap! Set monthly limits and spending targets and apply tracking tags to carefully manage your expenses. Avoid unpleasant surprises by setting up automatic alerts that notify you via email or text message when you are approaching a target amount.

How does your cash flow?

Not sure if you'll have enough cash in your account to make that withdrawal tomorrow? With Money Manager, you can keep track of all of your income and expenses on one calendar. All your cash accounts and bill amounts can be displayed,

so if you want to know where you stand today, tomorrow or next week, you can.

Set your goals, pick your process

As any number of financial managers and life coaches may tell you, setting goals is an important key to success. With Money Manager, the process is a simple one. Whether you want to save for a new car, pay off a loan, pay down your credit cards or create your own savings goal, just pick the type of goal, which account you want to use, and when you want to reach it (or how much you can pay each month).

Customize your alerts

Alerts are useful tools that automatically notify you when certain personal financial events occur. You can customize up to six different types of alerts based on your activity within Money Manager. Choose from account balance, spending target, goal progress, bill reminder, large transaction and specific store purchase alerts. The alerts will always show in the dashboard and you can also choose to get them via text and email.



Online
www.cafcu.org



Mobile
www.cafcu.mobi



Phone
1-800-359-1939



Visit www.cafcu.org
for current rates



Holiday Closings

Memorial Day
Monday, May 26

Independence Day
Friday, July 4

Labor Day
Monday, September 1

Refer us!

Share the benefits of credit union membership with your friends, family and co-workers! Complete our simple referral form today!

www.cafcu.org/referral



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Is it time to remodel?

If you need more space for a growing family, or your outdated kitchen is so inefficient that you've found yourself eating out every night, buying your dream house with more bedrooms and a gourmet kitchen might solve your problems. But if you love your location, you could turn your *current* home into your dream home by remodeling instead.

Benefits of remodeling

Remodeling can be a good way to get the space you need without the hassle of selling your home. If you like where you are, it's an even bigger incentive to stay put and turn the house you already own into the house of your dreams.

Another bonus to remodeling is that by bringing your home up-to-date or expanding the square footage, you can expect to recoup some of the costs if you do decide to sell.

Make changes without losing money

According to *Remodeling* magazine's 2013 Cost vs. Value Report, the best midrange remodeling investments are:*

Project	Cost recovered
Entry door replacement, steel	85.6%
Addition of a wood deck	77.3%
Garage door replacement	75.7%
Minor kitchen remodel	75.4%
Vinyl siding replacement	72.9%
Window replacement, wood	73.3%
Attic bedroom	72.9%



By making these or other valuable improvements, you can get more mileage out of the place you already call home. Visit our website www.cafcu.org or call us at **1-800-359-1939**, option 2, to learn more about how a Home Equity Loan or Home Equity Line of Credit could help finance your remodeling needs.

* National averages. Your costs and cost recouped will vary.