

Fall 2015

Empowering Financial Success®

EMPOWERING TIP

Apply for a Vehicle Loan using the AskAuto® app during any stage of the car buying process:
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Simple. Secure. Smart.

Introducing chip technology

If you get a new or reissued Corporate America Family Credit Union (CAFCU) Visa® Card, it will come with built-in chip technology. These new cards are not only more secure, they're also easy to use.

Receive enhanced security. When you use your card at a chip-activated terminal, the embedded chip generates a one-time use code. This code is virtually impossible to counterfeit and helps reduce in-store fraud.

Enjoy global acceptance. More merchants are accepting chip transactions every day. Whether you check out using chip technology or swipe your card, you can pay with confidence wherever Visa credit cards are accepted. Plus, continue to use your card online and by phone.

Chip-activated terminals are coming to certain U.S. retailers this year — and more locations in the years to come. If a merchant cannot accept chip transactions, simply swipe your card to pay.

If a chip-activated terminal is available, follow these easy steps:

1. Insert the chip end of your card into the terminal with the chip facing up.
2. Keep your card in the terminal and follow the prompts on screen.
3. Remove your card when prompted and take your receipt. You may need to sign for your purchase.

You are now able to use your CAFCU Visa® Credit or Debit Card with Apple Pay™ — the easy, secure and private way to pay!

Use Apple Pay with iPhone® 6 and Apple Watch® to pay in stores without swiping your cards and within apps without entering payment and contact information. Just pay with a single touch of your finger using Touch ID™.

Visit www.cafcu.org/ApplePay for details.

Plus, you're protected against unauthorized use with Visa's Zero Liability Policy.*

To apply for a CAFCU Visa Credit Card or learn more, visit www.cafcu.org/VisaChipCard or call **1-800-359-1939, option 3.**

* Visa's Zero Liability Policy covers U.S.-issued cards and does not apply to certain commercial card transactions or any transactions not processed by Visa. You must notify your financial institution immediately of any unauthorized use. For specific restrictions, limitations and other details, please consult your issuer.

> Card safety when you're on the go

Debit and credit cards are easy to use, but don't make them easy for thieves to steal! When you're out and about, use these tips to guard your card from fraud.

- > **Don't display it face up.** Flip your card over when you hand it to a cashier or pay a restaurant tab at the table. You never know when prying eyes or a cell phone camera could capture the number.
- > **Cover the ATM keypad.** When using your card to get cash, shield the keypad so others can't see you enter your PIN.
- > **Use caution at the drive-thru.** You may lose sight of your card at a drive-thru window, allowing time for someone to get your card number. Consider using cash or purchase gift cards at places you frequently visit to use as payment instead.

And if you have a CAFCU Visa® Credit and/or Debit Card, make sure you contact us prior to travel so your transactions aren't accidentally blocked. Visit www.cafcu.org/TravelNotification for more information.



**CORPORATE AMERICA
FAMILY CREDIT UNION**
empowering financial success®

Make yourself at home with shared branches



Credit unions differ from banks first and foremost by catering to your interests as a member rather than their own profit margin. Providing personal service and a familiar atmosphere could make the difference for you, but what happens when you go on vacation or move away from Corporate America Family Credit Union (CAFCU)? This is where the use of a CO-OP Shared BranchSM presents a convenient benefit.

Shared branching basics

The CO-OP Shared Branch network is a cooperative effort by credit unions regionally and nationwide to provide certain services to you when visiting a CAFCU branch location isn't a convenient option. You can simply visit a nearby, participating credit union to conduct many transactions you'd normally complete at your CAFCU branch.

Typical services available through shared branching include:

- > Deposits
- > Fund withdrawals
- > Transferring funds between accounts
- > Balance inquiries
- > Processing of loan payments and advances

Select locations will even provide members the ability to purchase travelers checks, official checks and money orders. Note that some of the above services may incur a fee.

There are limitations to what can be completed at a shared branch — no opening new accounts or taking out loans (though these can be done online or over the phone) — so you should contact CAFCU or the shared branch you plan to visit

beforehand to find out what services are available. To find locations near you, visit www.cafcu.org/locations.

How to prepare for a shared branch visit

The list of required materials and information to bring is a short one, but knowing it ahead of time will help you avoid any unnecessary frustration. The teller will need to know the name of your credit union and your member number. The latter cannot be looked up on your behalf so always be prepared to present it. Aside from these few bits of information, a photo ID is generally the only other thing required before you can enjoy the same convenient access to your account you've come to expect from CAFCU.

Compost for a healthy garden

Want to reuse, reduce and recycle? You can do all these things if you start a compost pile this fall.

According to the Natural Resources Defense Council, we throw out a quarter of the food and beverages we buy, so by starting a compost pile, you can put that waste to good use.

In addition to the benefits of going green, your garden and your wallet will benefit. Compost improves the quality of your soil, bringing more nutrients to flowers and vegetables, and is a great (and cheaper) alternative to chemical fertilizers.

Ready to start your own compost pile? Here's how:

1 Find a spot in your yard that's at least 3 feet by 3 feet, which is a sufficient size for yard and kitchen waste to decompose without a bin. Or you can simply buy a compost bin.

2 Begin with a thick layer of carbon-rich brown materials, such as yard waste

(dead flowers, straw, leaves) and shredded newspaper.

3 Layer several more inches of nitrogen-rich green materials, such as grass and leftover food (no meat, fish or dairy waste).

4 Add a thin layer of garden soil and moisten it all.

5 That's it! Keep adding to these layers as you generate more waste.

After a while you should see steam emanating from the pile, which is a good sign that it's healthy, and earthworms should be visible. Once your pile is up and running remember to add to it regularly, and try to have a good mix of brown and green material. Using a shovel or pitchfork, turn your pile every week or two to mix it up, and add some water if it isn't moist; if your pile is too dry, decomposition will be slow (but too much water will give you a slimy pile).

When your compost pile is dark and rich in color, it's ready to use in two to five weeks.

Do you like tips on how to be smart with your resources and save money? Browse past issues of our newsletter and subscribe to our monthly eNewsletter at www.cafcu.org/newsletters.



Three steps to avoid buyer's remorse

As the holiday season gears up, you may be thinking about how you'll avoid overeating at family gatherings and other social events. Is it also time to consider how you'll avoid overspending?

For example:

- > Have you shopped for holiday gifts with a "one for them, one for me" approach?
- > Do you forget to track your spending, especially on small items like stocking stuffers?
- > Could heightened emotions or competitive impulses sway you to buy an unnecessary gift for yourself or give your children more?

The 3-D method — determine, distract, delay — is recommended by "Lean Body Fat Wallet" authors Ellie Kay and Danna Demetre. It can be an easy-to-remember way to shop smart without overindulging and having buyer's remorse.

1. Determine

It's vital to know what you need before shopping. Make a list of not only the items you need to purchase, but the stores you will visit. This can help you steer clear of wandering into impulse shopping territory. You may also want to set a time limit to help you get in and get out of stores.

2. Distract

Have a tough time saying no to your children when shopping together? Ask them to help you create the list before shopping, then they too can focus on what you need instead of finding things you don't.

Be mindful of your long-term goals when something that's not on the shopping list catches your eye. Carrying a picture of your family or a vacation destination in your wallet may help you pause and rethink before adding a "want" rather than a "need" to your cart.

3. Delay

Some financial experts recommend waiting a week to see if you still want an item, others suggest 24 hours. It's likely you'll forget all about the cute shoes or computer gadget that was tempting you.

Another technique is to use cash and leave credit cards at home. You may want to even go as far as literally freezing your credit — by freezing your card in a block of ice. If something is really worth it, you'll be willing to go home and chip away at your credit card to use it.

Stay on track

With Money Manager from Corporate America Family Credit Union, you can easily keep tabs on your accounts. Create a budget, set up account alerts, track spending, pay bills and more. See all the ways we can help you save time and money at www.cafcu.org/MoneyManager.





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www.cafcu.org/newsletters

Holiday Closings

Veterans Day

Wednesday, November 11

Thanksgiving

Thursday, November 26

Friday, November 27

Christmas

Thursday, December 24

Friday, December 25

New Year's Day

Friday, January 1

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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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What level are you? The more involved you are with CAFCU, the higher your Member Loyalty Level and the greater the discounts on loans you can receive. Call our Member Center at **1-800-359-1939** to find out more.



Open the door to a remodel plan that pays off

Home prices may be up in your neighborhood — more reason to invest in your home to get the best price if you're planning to sell. Despite what conventional wisdom says, most of the home improvement projects with the greatest return on investment are not so glamorous. Did you know a new front door ranks at the top of the list? According to a recent report from *Remodeling* magazine, sellers recoup 66 cents of every \$1 they spend on the average remodeling project.

Before you splurge, consider these three upgrades and fixes. They won't break the bank, but could pay off and help you clinch a deal if you're serious about selling:

- 1. Create space.** Knock out a non-structural wall, or remove that kitchen island. Anything that opens space and creates a sense of flow is advantageous.
- 2. Prune and landscape.** Tangled trees and unkempt bushes can obscure views and darken interiors.
- 3. Address the basics.** Insulate the attic, repair plumbing leaks or replace rusty rain gutters. These fixes can go a long way toward boosting value.

If improving resale value and recovering remodeling costs are important to you, consult with a real estate agent first, then make it happen with a Home Equity Loan from Corporate America Family Credit Union or learn more by visiting www.cafcu.org/HomeEquity.

Renovations with the greatest return on investment

If you're considering a home improvement project to boost the quality and appeal of your home, here are some ideas that will give you the biggest bang for your buck.*

Project	Cost recovered
Entry door replacement, steel	101.8%
Manufactured stone veneer	92.2%
Garage door replacement	88.4%
Siding replacement (vinyl)	80.7%
Deck addition (wood)	80.5%

* Source: *Remodeling* magazine 2015 Cost vs. Value report, www.remodeling.hw.net/cost-vs-value/2015/

