

CFCU Headlines

3rd Quarter **September 30, 2018**



Celebrating our Westbow Branch's Anniversary! On September 28th we had the privilege to celebrate our Westbow branch's first anniversary! We are excited to have a second location to better serve you. The branch is located off of I-90 exit 272 (The Medical Lake Exit) next to the Elixir coffee shop. Open M-F 9-5 in the lobby and 8-6 in the drive thru. This branch offers two Co-Op ATMs, one walk up and one drive up. Check out this beautiful building!



**CFCU
Mobile
App**

**4 DIFFERENT
SIGN ON OPTIONS**



Pin



Fingerprint



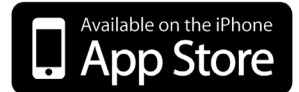
Face & Voice
Recognition



**FREEZE &
UNFREEZE**

your CFCU Debit and Credit Cards

Remote Deposit Capture
with 7 Day a week posting!



Bal 010

ItsMe247 Text:
CFCU 010
available balance: \$84.96
actual balance: \$100.00
reply HELP for help.
Msg&Data Rates May Apply.

**Text
Banking!**

Sign up for text banking on it's me24/7 online banking!
Text to see balances, get texts for ACH withdrawals and more!

**VISA® Purchase
Alerts**



Get an alert EVERY time your
CFCU Visa Debit or Credit Card is used!



To sign up: purchasealerts.visa.com

VERIFICATION OF ACCOUNTS

CFCU's Supervisory Committee is conducting our annual verification of accounts. Please review your statements carefully and report any discrepancies in writing to: Supervisory Committee, PO Box 415 Cheney, WA 99004.



Take more Sunday Drives.

CFCU Auto Loans as low as 2.74%



cheneyfcu.com

Celebrate Credit Unions with us! On Thursday, October 18th we will celebrate International Credit Union Day and the credit union movement! Credit unions are much different from banks. We are not-for-profit financial cooperatives, offering the same services as banks. Credit unions give back their earnings in the form of higher savings rates and lower loan rates, while still giving back to the community. Banks are owned by for-profit share holders while credit unions are owned by local members that make up a Board of Directors.

Take more Sunday drives. Autumn is a wonderful season to get out there and enjoy the scenery before winter hits and makes it harder to get around. We want you to take those Sunday, Monday, whatever day drives in comfort and style. When it's time to trade up or buy a new car, make sure to get pre-qualified with CFCU first. We offer some of the lowest loan rates around. *apr=annual percentage rate **oac = on approved credit.

CFCU **Holiday** Skip a Payment!

skip your **December** auto/RV payment!

TERMS & CONDITIONS APPLY. contact us for more details.

Happy Holidays from CFCU!

In mid-November you will be able to request to "skip a payment" in December. Go ahead, spend a little extra on your loved ones this holiday season. Contact us for the **terms and conditions**, please.

Remember... we offer a **Holiday Club Savings Account** to help you save for the holidays! Make deposits all year and we will make a transfer to your checking account in November!

CFCU TEAM - HERE FOR YOU!



JoAn CEO **Lynn** COO **Angela** Loan Officer **Sandy** Accounting/IT Officer **Kristi** Member Services Officer **Anna** Plastic Card Coordinator **Margaret** Member Services Specialist **Rashelle** Marketing Coordinator **Harmony** MSS



WESTBOW BRANCH



Kayla MSS **Kaylee** Loan Officer **Mary** MSS **Hunter** MSS **Annette** Branch Manager **Shelby** MSS **Amanda** MSS **Bailee** MSS

Holiday Closures (HQ and Westbow) **Columbus Day:** Monday, Oct. 8 - Closed • **Veterans Day:** Nov. 12 - Closed • **Thanksgiving Day:** Thursday, Nov. 22 - Closed • **Day after Thanksgiving:** Friday, Nov. 23 Close at 3:00 p.m. • **Christmas Eve:** Monday, Dec. 24 Close at 3:00 p.m. • **Christmas Day:** Tuesday, Dec. 25 - Closed • **New Year's Eve:** Monday, Dec. 31 - Close at 3:00 p.m. • **New Year's Day:** Tuesday, Jan. 1 - Closed

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HQ: 520 1st Street Cheney, WA 99004 • 509.235.6533

Westbow Branch: 10505 W. Westbow Road Spokane, WA 99224 • 509.598.7151

