

Great Rates. Personal Service.

e•connection

August 2010



Chevron Federal Credit Union

Rate Watch

CFCU's Share Certificate Rates vs. Competition

Chevron Federal Credit Union (CFCU) offers higher 2-year Share Certificate rates than our competitors. See how we compare:

2-YEAR SHARE CERTIFICATE¹

Institution	Rate ²	APY ³
Chevron Federal Credit Union	1.75%	1.80%
Bank of America	1.09%	1.10%
Citibank	1.00%	1.01%

Great Rates.
Personal Service.

We always come through for our members by consistently offering great rates. Open a CFCU Share Certificate TODAY with as little as \$500 and watch your dividends grow!

For more information, please visit our website www.chevronfcu.org, stop by your local CFCU branch, or call us at 510-627-5000 or toll-free 800-232-8101.

¹ Subject to early withdrawal penalties. Other conditions may apply.

² APYs (Annual Percentage Yield) are valid as of 7/25/10 and subject to change without notice.

³ Dividends are compounded daily and paid monthly.

Social Networking: Five Steps to Protecting Your Identity Online

Your financial identity is worth protecting, and you must be especially vigilant if you are active on social networking sites or posting your resume online. To help you avoid identity theft while visiting popular sites like Facebook and MySpace, we've put together a few simple guidelines to keep in mind while surfing online:

1. Assume that everything you post on social networking sites will be visible to everyone. Adjust your profile so your blogs and other materials are available only to "friends" to whom you grant access.
2. Don't click on links or attachments in emails unless you know what they are and who sent them. If you get unsolicited email asking for personal data such as your Social Security number or financial account numbers—for any reason—report it to www.fraud.org and delete it.
3. Use only trusted, secure websites when you enter sensitive personal information online. Rather than cut and paste links from emails, type the web address in directly. Once there, look for "https" in the URL and a locked-padlock icon in the frame of your browser window.

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Facebook Photo Contest!



Do you have a creative way of saving money? Can you capture it in a photo? If so, you can win a \$100 Chevron Gas Card!

Chevron Federal Credit Union is holding its first-ever facebook photo contest, from August 1 – August 31. It's simple – become a facebook fan of CFCU, upload a photo representing your money-saving strategy to our facebook wall, and check back on September 7th to see if you've won!

We'll be looking for creative ways in which you save money. For example, if you save money by making coffee at home, submit a photo of your coffee pot. Or, if you save cash by



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Why throw away your money?

With the Sprint Credit Union Member Discount Plan
You'll get:

- **10% off** most regularly priced Sprint service plans
- **15% off** most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee

Click www.SprintSave4CU.com.

Call **877.SAVE.4.CU**. (877.728.3428)

Visit **your local Sprint retail location**



Just tell them you're a
Credit Union Member
to get this exclusive offer.

Ask them to be attached to the
NACUC_ZZM Corporate ID.

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Social Networking: Five Steps to Protecting Your Identity Online *(cont'd from front)*

4. Use a spam filter, virus scanner, and firewall on your computer, and keep them updated. If you work from a wireless router, secure it with a password.
5. Know what your children are doing online. If they are active on social networking sites, visit their site regularly to see what's going on, and insist that they guard their identities—and yours.

If you receive an unsolicited email asking for personal data, report it to www.fraud.org. You can also visit The Federal Trade Commission's identity theft website at www.ftc.gov/bcp/edu/microsites/idtheft for more useful information.

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Free ATMs Everywhere

Chevron Federal Credit Union (CFCU) offers you more ways, at more places, to access your money.

Find thousands of ways to access your cash for free with CFCU:

OVER 72,000 SURCHARGE-FREE* ATMS:

Get cash for free at Chevron Stations**, Costco, Rite Aid, Sears, Target, Walgreens and 7-Eleven. Look for the following logos:

CASH BACK AT PARTICIPATING MERCHANTS:

Make a purchase using your CFCU Debit Card and ask for cash back. The easy way to get cash in hand with no fees attached.

Locate the nearest ATM or Shared Branch by phone, online or on your cell phone:

- Visit www.chevronfcu.org and click on "Find ATMs/Branches".
- Call us at **510-627-5000** or toll-free **800-232-8101**.
- Visit <http://mobile.chevronfcu.org> on your web-enabled cell phone and enter your zip code.

* After the eighth monthly transaction, CFCU will charge a \$1 surcharge for each non-CFCU ATM transaction.

** We are not responsible for Chevron Stations that are not directly owned by Chevron Corp.



Facebook Photo Contest! *(cont'd from front)*

using energy-efficient appliances, take a photo of your dishwasher. Do you bring your lunch to work? Take a shot of brown-bagged sandwich. Be sure to leave a note describing your picture and how it saves you cash.

We'll search through the all the photo submissions and choose the most unique, most creative entry as the winner. Here are the official rules:

1. Contest runs from August 1st through August 30th, 2010.
2. Contestants may only enter one (1) photo. All photos must be uploaded to CFCU's facebook wall.
3. Images must be accompanied by a description that explains the money-saving significance of the photo.
4. Winning prize is a \$100 Chevron gas card.
5. Obscene or inappropriate images will be disqualified and deleted immediately.

We'll announce the winner on facebook on September 7th. Good luck!

