

Great Rates. Personal Service.

e•connection

November 2009



Chevron Federal Credit Union

Rate Watch CFCU's Auto Loan vs. Competition

Would you like to purchase a new vehicle that gets better gas mileage? Then come to Chevron Federal Credit Union (CFCU) and get a competitive rate that you can afford! See how we compare to our competition.

Chevron Federal Credit Union (CFCU) offers auto loan rates as low as 4.59%! See how we compare to our competition:

AUTO LOAN RATE COMPARISON¹

INSTITUTION	RATE ²
Chevron Federal Credit Union	4.59%
Chase Bank	5.22%
Wells Fargo Bank	6.64%

¹ Comparison criteria: new vehicle purchase, 60 month loan term, California, with automatic payments.

² Rates as of 10/19/09. Rates are subject to change without notice. Other conditions may apply.

Submit your loan application TODAY and be on your way to purchasing a new car that provides better gas mileage!

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

Smart Holiday Shopping Takes Planning and Control

After the holiday season is over you'll probably tell yourself: "Next year I'm going to spend less money." It's easy to get caught up in the holiday spirit and get carried away shopping, but stay in control by following five simple tips for holiday spending.

The Credit Union National Association, the trade association for credit unions, and the Consumer Federation of America, suggest the following holiday spending tips:

- Budget your spending and set goals.** Start with a realistic idea of how much you can spend on gifts, food, travel, etc. Add it up and consider carefully what you can afford. Look for areas where you can cut back and stick to your budget.
- Comparison shop.** Take the time to find the best deal. Fight the urge to get your shopping over with as quickly as possible, and for the procrastinator: don't wait until the last minute!
- Trim your interest payments.** If you must pay with a credit card instead of using cash, use a card with a low-interest rate, and pay off the entire balance at the end of the month. Avoid paying the minimum payment.



continued on page 2

Helpful Tips to Get the Most from FinanceWorks

FinanceWorks™
powered by Quicken®

Have you logged on to PC Access lately? If so, you may have noticed a link for FinanceWorks™, our powerful online budgeting tool. FinanceWorks™ allows you to keep track of bills, manage your monthly spending, set savings goals and more. Get the most from FinanceWorks™ with these helpful hints:

- **Create your own categories.** Even though FinanceWorks™ automatically places your transactions into categories, you can add your own or even split transactions into two categories. Simply click "Add/Edit" categories next to any transaction to personalize your categories.
- **Add all of your accounts.** FinanceWorks™ is not only for Checking and Savings accounts. You can add credit cards, mortgages,

continued on page 2

CONTENTS

- **Security Update: Protecting your Identity Both Online and Off**
- **Helpful Tips to Get the Most from FinanceWorks™**
- **Smart Holiday Shopping Takes Planning and Control**
- **FINANCIAL CORNER**
CFCU: Safe. Secure. Stable.

Helpful Tips to Get the Most from FinanceWorks™ (cont'd from front)

student loans and accounts from over 5,000 financial institutions.

- **Track upcoming payments.** Whether you pay bills online, by check or over the phone, you can keep track of all of them with FinanceWorks™ reminders. Click on an account and check the “remind” button next to an upcoming transaction. FinanceWorks™ will then send you an email when your due date approaches.
- **Customize your goals.** You can add as many spending goals as you like by clicking on “View all goals” on the FinanceWorks™ homepage. Then, click “add categories” to set new spending goals.

If you have any questions, call us anytime at **510-627-5000** or toll-free at **800-232-8101**. Plus, you can check out the “Popular Questions” feature on the left-side of your FinanceWorks™ homepage.

Camino Media Branch Update

If you are a retiree or family member of a Chevron employee wishing to visit the Credit Union for the first time, please contact Jaime Flores at 661-654-7455. He will grant you visitors access to the Chevron facility for this, and future visits to the branch.

Security Update: Protecting your Identity Both Online and Off

The number of Americans who experience identify theft increases every year. Here at Chevron Federal Credit Union (CFCU), we have stringent policies in place to protect your identity, but there are strategies you can implement as well to combat identity theft.

Protect Your Financial Information

Only give out your Social Security Number when absolutely necessary, and avoid giving out check and credit card information. While we all guard our ATM PIN number, also keep track of your ATM receipts and do not leave them in the ATM machine.

Treat Trash and Mail Carefully

Shred important financial information you no longer need, and be careful when throwing away “junk” mail that may have personal info enclosed.

Keep Your Credit Union Informed

If you receive suspicious phone calls or emails asking you to “verify” account information, call CFCU immediately at **510-627-5000** or toll-free at **800-232-8101**.

Select Intricate Passwords

Avoid using birthdays, anniversaries or words found in the dictionary as the password to your online financial accounts. Choose passwords carefully, and never write them down.

Watch Your Bills

Review your bills each month for suspicious charges. If you notice something that you didn't authorize, call the company immediately and investigate.

Review Your Credit Report

Under federal law, you are entitled to three free credit reports per year. Take advantage of this offer at www.annualcreditreport.com and check your report for inconsistencies or errors, and report them immediately.

FINANCIAL CORNER

CFCU: Safe. Secure. Stable.



It's all over the news – the economy is in for a slow, painful recovery. Where can you turn in times like these? The answer remains the same: **Chevron Federal Credit Union.**

- We are member-focused and provide a safe place for you to save and borrow, while offering competitive rates.
- Our loans are our most important investment, and generally we do not sell them like other big banks.
- We're not glamorous. We're not trendy. We are a member-owned, not-for-profit financial institution that always has our members' best interests in mind.

Our simple, traditional ways have helped grow our assets to over \$1 billion strong. You, our members, are smart, prudent and financially savvy, and we will continue to provide you with a safe haven to conduct all of your important money matters.

Smart Holiday Shopping

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4. **Open a CFCU sub-savings account.** Deposit money in the account each month based on how much you spend this year. Not only will you have all the money you need for next year, but you will also earn interest rather than paying interest to finance next year's holiday shopping.

If you would like to open a sub-savings account to use for holiday savings, please log on to PC Access, stop by your local CFCU branch, or call us at **510-627-5000** or toll-free **800-232-8101**.

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