



The Currency

Rate Watch CFCU's 15-year Mortgage Rates vs. Competition

Chevron Federal Credit Union (CFCU) offers substantially lower rates on fixed-rate 15-year mortgages. See how we compare:

15-YEAR FIXED-RATE MORTGAGE RATE COMPARISON¹

INSTITUTION	RATE ²	POINTS	APR ³
Chevron Federal Credit Union	3.375%	0	3.403%
Union Bank	3.875%	0	4.300%
Chase Bank	3.750%	0	4.098%

We always come through for our members by consistently offering competitive rates! For more information, please stop by your local CFCU branch or call us at 510-627-5120 or toll-free 888-334-5120.

¹ Rates are for comparison purposes only. Your actual rate, points, and/or fees may be different.
² Rates as of 9/20/11 and are subject to change without notice. Comparison based on fixed-rate, 15-year, owner-occupied purchase in California. Sample payment with a rate of 3.375% on a \$100,000 purchase with \$20,000 down is \$567.01 (not including taxes and insurance).
³ APR = Annual Percentage Rate.

Great Rates. Personal Service.

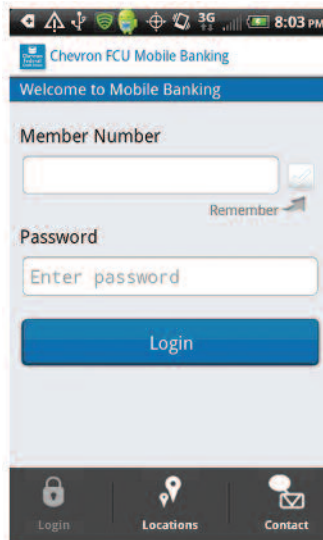
CFCU Mobile Banking App Now Available for Android

Manage your accounts on the go with CFCU's new mobile banking app for Android devices.

The mobile banking app allows you to find nearby ATMs, get account balances, transfer funds between CFCU member accounts, and more. You can even access Bill Payer to pay your bills anywhere, anytime.

To download the app, open the Android Market from your Smartphone or the Internet and search for "Chevron Federal Credit Union."

CFCU's mobile banking can also be accessed by clicking on the Mobile Banking login button at www.chevronfcu.org.



Sign Up for PC Access in October and Get \$15!*

Members who sign up for CFCU's convenient PC Access Online Banking service during the month of October can receive \$15 courtesy of the Credit Union.

To sign up for PC Access, click the Enroll link in the Online Banking box on CFCU's home page at www.chevronfcu.org.

Members who sign up for PC Access during the month of October will receive a \$15 credit towards their Savings account after 60 days of online banking usage.

Using CFCU's PC Access Online Banking service, you can:

- Deposit paper checks from home with eDeposit
- View all of your bills in one place and pay them online with eBills and Bill Payer
- Send money to — or receive money from — anyone in the U.S. with an email address
- Request withdrawals by check
- Make balance inquiries

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Auto Shopping? Check Out the CUDL AutoSMART App

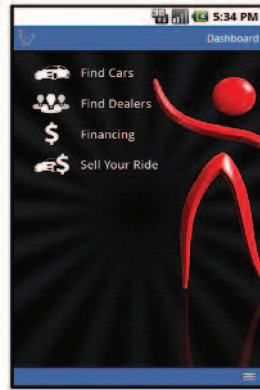
The AutoSMART mobile app from the Credit Union Direct Lending (CUDL) program gives you access to the auto buying tools you need the most no matter where you are.

Now available free for both iPhone and Android devices, the CUDL AutoSMART app allows you to research your next vehicle, apply for a CFCU loan, and access pre-approved loans — all from your Smartphone.

You can find the dealers closest to you that offer the credit union service you expect, search through thousands of dealers' inventories, get the latest ratings and reviews, find out what your trade-in is worth, and more.

No smart phone?

All the same services are available on CUDL's AutoSMART website. To access it, visit the Auto Financing section under the Consumer Loans tab at www.chevronfcu.org.



Easy Access to Auto Buying Tools!

Sign Up for PC Access in October and Get \$15!*

(cont'd from front)

- Make loan payments online
- Take a loan advance

For more information on PC Access, stop by your local CFCU branch, call us at 510-627-5000 or 800-232-8101, or visit www.chevronfcu.org and click on the Online and Mobile Banking page under the Checking and Savings tab.

* \$15 will be credited to the member's Savings account (as a dividend after 60 days of usage which equates to logging in once in October and once in November) by December 12, 2011. Offer is available to new PC Access enrollments only.

Be Alert to Avoid "Skimming" Fraud



"Skimming" is a growing criminal activity that uses a fraudulent device to secretly record your bank account data when you insert your ATM/Debit Card into a card reader.

Skimming devices can be hard to detect because they are often very similar in appearance to the original card readers they cover. As customers insert their ATM/Debit cards into the fraudulent devices, bank account information on the card is skimmed and either stored in the device or transferred remotely.

Some skimming devices are rigged to capture a card and not return it. When customers walk away to report the problem, thieves step in and remove the card.

To obtain the card's PIN, thieves use methods such as hidden cameras, devices installed in the keypad to record keystrokes, and even "shoulder surfing" (watching from nearby).

Tips to Avoid Being Skimmed

To help guard against skimming fraud, the FBI offers these recommendations:

- Inspect an ATM, gas pump, or other card reader before you use it. Be suspicious if you see anything loose, crooked, or damaged, or if you notice scratches or adhesive/tape residue.
- When entering your PIN, block the keypad with your other hand to prevent possible hidden cameras from recording your number.
- Be especially careful of ATMs in tourist areas. They are a popular target of skimmers.
- If your card isn't returned after the transaction or after hitting "cancel," immediately contact the financial institution that issued the card.

For more information on avoiding scams, fraud, and identity theft, click on the CFCU Security Center graphic at www.chevronfcu.org.

Don't Miss CFCU's Electronic Member Newsletters!

Stay informed of CFCU promos, get money saving tips, and learn how to protect your identity with CFCU's electronic member newsletters.

Visit www.chevronfcu.org and click on Newsletters under the About Us tab to read current editions.

Want to be notified when new editions are posted? Click on the Monthly Newsletter Opt-In and Real Estate Newsletter Opt-In links under the Online Forms tab to sign up for emails.

e•connection (Monthly Newsletter)

- Financial Tips
- Fraud and Security Information
- CFCU Products and Promos

The Mortgage Solution Quarterly (Real Estate Newsletter)

- Money Saving Tips
- Home Improvement Ideas
- Mortgage and Refinancing Advice



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