



# 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 COMPARISON<sup>1</sup>

INSTITUTION	RATE <sup>2</sup>	POINTS	APR <sup>3</sup>
Chevron Federal Credit Union	3.625%	0	3.653%
U.S. Bank	3.875%	0	3.985%
Union Bank	4.625%	0	5.059%

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.

<sup>1</sup> Rates are for comparison purposes only. Your actual rate, points, and/or fees may be different.  
<sup>2</sup> Rates as of 6/17/11 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 3.625% on a \$100,000 purchase with \$20,000 down is \$576.83 (not including taxes and insurance).  
<sup>3</sup> APR = Annual Percentage Rate.

*Great Rates. Personal Service.*

## No CFCU Branch Nearby? No Problem!

While we are proud of the friendly personal service provided at our local branches, we understand that it's not always convenient to stop by a branch. That's why we provide many methods for you to access your CFCU accounts free of charge.



### PC Access Online Banking

PC Access Online Banking turns your personal computer into a virtual CFCU branch. You can deposit paper checks from home with eDeposit, pay your bills with Bill Payer, transfer funds between accounts, make loan payments, take a loan advance, and more.

Log in to PC Access from our home page at [www.chevronfcu.org](http://www.chevronfcu.org).

### Mobile Banking and Text Message Banking

Mobile Banking allows you to view account balances and transaction history, view and set up transfers, and manage bill payments from your mobile phone.

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## Auto Financing Incentives: Getting the Best Deal

If you are in the market for a new vehicle, dealer incentive offers such as zero percent financing could help you save money — but they may not be the best deal for everyone.

Before you go auto shopping, be sure to have a pre-approval from CFCU in hand as a negotiating tool, and read the fine print on any available dealer financing incentives so restrictions do not take you by surprise.

Some things to consider include:

**Popular Models are Often Excluded**  
Incentives are often not available for popular models of cars. Do your research ahead of time to make sure the vehicle you have your eye on is part of the promotion.

**Long-Term Loans are Rarely Eligible**  
Dealers often restrict incentive interest rates to short term loans – usually 36 months – which can result in prohibitively high monthly payments. If you want to stretch the loan out to 48 or 60 months to lower your monthly payment, the dealer may offer you a

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## No CFCU Branch Nearby? No Problem! (cont'd from front)

Log in to Mobile Banking from your smart phone at [www.chevronfcu.org](http://www.chevronfcu.org).

You can also use Text Message Banking to retrieve account information. Send texts to 454545:

TEXT	INFORMATION / ACTION	TEXT	INFORMATION / ACTION
BAL	Primary account balance	LAST	Last five transactions
BAL ALL	All account balances	STOP	Deactivate text messaging service
BAL CHK	Checking account balance		
BAL SAV	Savings account balance	TRANS	Transfer funds to your main account from a pre-assigned secondary account
HELP	Help on keywords		

### Telephone Access

Access your CFCU accounts at any time by calling toll-free at **800-232-8101**.



### CO-OP Network ATMs

CFCU's membership in the CO-OP Network provides you with surcharge-free access to 28,000 ATMs nationwide. This includes 9,000 deposit-taking ATMs and 5,500 7-Eleven locations throughout the U.S. and Canada. To find a nearby CO-OP ATM, use the ATM/Branch Locator at [www.chevronfcu.org](http://www.chevronfcu.org) or download the free CFCU iPhone app.

### Shared Branching with CU Service Centers

CFCU's membership in the CU Service Centers® Network allows you to conduct a range of transactions in the branches of other credit unions across the country. Available services include deposits, withdrawals, loan payments, and transfers between accounts.



All you need is your CFCU account number and a valid government-issued photo ID. To find a nearby CU Service Center, use the ATM/Branch Locator at [www.chevronfcu.org](http://www.chevronfcu.org) or download the free CFCU iPhone app.



### 7-Eleven Vcom Kiosks

As part of the CU Service Centers Network, you can also conduct transactions at more than 2,200 surcharge-free self-service Vcom® kiosks in 7-Eleven® stores across the country. To use the kiosks, you will need your CFCU account number and a card with a magnetic strip on the back, such as a credit card or driver's license. Be sure to choose "CU Service Centers" from the on-screen menu. To locate a Vcom kiosk, search for CU Service Centers using the ATM/Branch Locator at [www.chevronfcu.org](http://www.chevronfcu.org) or the CFCU iPhone app.

*Easy Access from  
Anywhere*



## Auto Financing Incentives (cont'd from front)

higher interest rate. Make sure you have CFCU's rates with you as a comparison.

### Vehicle Price May Not be Negotiable

You may have to agree to pay full price for a vehicle in order to qualify for an incentive rate.

Use the consumer loan calculators at [www.chevronfcu.org](http://www.chevronfcu.org) to determine what your payments would be in both scenarios: lower interest rate with higher amount financed vs. higher interest rate with lower amount financed.

### CFCU is Here to Help

If you need help understanding your financing options, be sure to stop by your local CFCU branch or give our Consumer Lending department a call at **510-627-5200** or **800-232-8101**.

CFCU offers new vehicle loans with financing terms up to 84 months and rates as low as 2.99% APR.\*

To apply for pre-approval of a CFCU loan, click on the Consumer Loan Application link at [www.chevronfcu.org](http://www.chevronfcu.org).

\*Rate as of July 1, 2011, for a new vehicle loan with 60 month term. Rates subject to change without notice.

## Sign Up to Get CFCU's Electronic Newsletters!

CFCU's *e-connection* monthly member newsletter and *The Mortgage Solution Quarterly* real estate newsletter are available for download on our website, or you can sign up to receive them automatically via email!

Just go to [www.chevronfcu.org](http://www.chevronfcu.org) and click on About Us, then Newsletters to download current editions, or click on Online Forms to sign up for emails.

## Congratulations to the Winners of the David P. Smay Scholarship



- **Darcie Akagi**  
San Leandro, Calif. • *UC Davis*
- **Brian DeBaun**  
Danville, Calif. • *University of Pennsylvania*
- **Megan Donahoe**  
Gilroy, Calif. • *Stanford University*
- **Andrea Jao**  
Burlingame, Calif. • *UC Davis*
- **Clement Li**  
San Ramon, Calif. • *UCLA*

- **Imara Kassam**  
San Ramon, Calif. • *UCLA*
- **Christiana Marvray**  
Redondo Beach, Calif.  
*University of Missouri - Columbia*
- **Erin Paddock**  
San Ramon, Calif.  
*UC Santa Barbara*
- **Julie Ramseier**  
San Rafael, Calif. • *MIT*

- **Ashley Scharff**  
Lafayette, Calif.  
*Cal Poly San Luis Obispo*

CFCU will award scholarships in the amount of \$1,000 to each winner. For more information on the David P. Smay Scholarship, visit the Youth Services section of our website, email [scholarships@chevronfcu.org](mailto:scholarships@chevronfcu.org), or give us a call at **510-627-5000** or **800-232-8101**.