

Great Rates. Personal Service.

e•connection

September 2011



Chevron Federal Credit Union

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 than our competitors. 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%
CitiMortgage	3.625%	0	3.905%
Union Bank	4.125%	0	4.553%



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 8/30/11 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.

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CFCU: Your Haven from Big Bank Fees

Unlike a bank, CFCU is owned by its members. So while banks must charge their customers fees to make a profit for outside stockholders, CFCU returns its net earnings to its members through high dividends on savings, low rates on loans, and super low fees.

Here's how CFCU compares in three common fee categories:

	BASIC CHECKING MONTHLY FEE	BASIC SAVINGS MONTHLY FEE	OUT OF NETWORK ATM WITHDRAWAL
CFCU	FREE	FREE	FREE*
Bank of America	\$14	\$5	\$2
Chase Bank**	\$10	\$5	\$2
Citibank**	\$8	\$4.50	\$2

As of 8/30/11.
* Up to eight cash withdrawals a month.
** Fees vary by region. Fees shown for Northern California.

Tips to Avoid Getting Hooked by a "Phishing" Scam

If you receive an email asking you to verify personal or financial information, chances are it is a type of scam called "phishing."

Phishers often send emails that claim to be from a business or organization that you may deal with — for example, an Internet Service Provider (ISP), bank, online payment service, or even a government agency. The message may ask you to "update," "validate," or "confirm" your account information.

Some phishing emails threaten a dire consequence if you don't respond. They may also direct you to a fake web site that looks just like the site of a legitimate



business or organization. Scammers can use personal and financial information entered into these fake sites to steal identities and run up bills or commit crimes in other people's names.

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Tips to Avoid Getting Hooked by a “Phishing” Scam continued from front page

The U.S. Federal Trade Commission web site OnGuardOnline.gov suggests the following tips to help you avoid getting hooked by a phishing scam:

If you get an email or pop-up message that asks for personal or financial information, do not reply.

Also, do not click on the link in the message or cut and paste the link from the message into your Internet browser. Legitimate companies do not ask for this information via email. If you are concerned about your account, contact the organization mentioned in the email using a telephone number you know to be genuine, or open a new Internet browser session and type in the company's correct web address yourself.

Area codes can mislead. Some scammers send emails that appear to be from a legitimate business and ask you to call a phone number to update your account or access a “refund.” However, the area code you call may not reflect where the scammers really are. If you need to reach an organization you do business with, call the number on your financial statements or on the back of your credit card.

Use anti-virus and anti-spyware software. Be sure to update them all regularly. Some phishing emails contain software that can harm your computer or track your activities on the Internet without your knowledge. Anti-virus software can protect you from inadvertently accepting such unwanted files. Look for anti-virus software that recognizes current viruses as well as older ones; that can effectively reverse the damage; and that updates automatically.

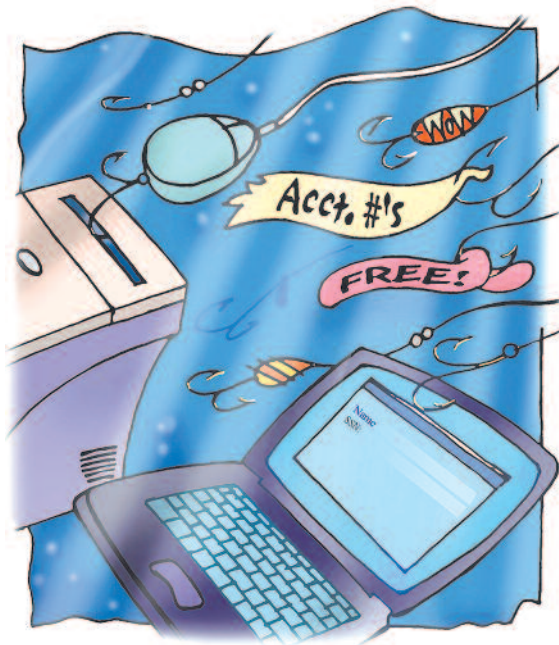
Do not email personal or financial information. Normal email is not a secure method of transmitting personal information. If you need to email personal information, submit it through a secure form within an organization's website. To send personal or financial information to CFCU, log in to PC Access and click on *Secure Email* in the top right corner.

Also be cautious about opening any attachment or downloading any files from emails. Even if you know the person sending the email, the files can contain viruses or other software that can weaken your computer's security.

Check for security indicators when initiating a transaction online. If you initiate a transaction and want to provide your personal or financial information through an organization's website, look for indicators that the site is secure, like a lock icon on the browser's status bar or a URL for a website that begins “https:” (the “s” stands for “secure”).

Review credit card and bank account statements as soon as you receive them. You should check for unauthorized charges. If your statement is late by more than a couple of days, call your credit card company or bank to confirm your billing address and account balances.

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



Sub-Savings Accounts Help You Save for Specific Goals

CFCU's free Sub-Savings accounts are a convenient way to put money aside for specific goals such as vacations, cars, or home improvements.

You'll be able to keep track of your Sub-Savings account balances apart from your main Savings account, so you'll always know how close you are to individual savings goals.

To open a Sub-Savings account, log in to PC Access and click *Additional Services*, then *Open Account*.

From this location, you can also open Checking and Share Certificate accounts.

If you need assistance or have any questions, please give us a call at 510-627-5000 or 800-232-8101.

Low Labor Day Auto Loan Rates



CFCU is offering extra low rates on auto loans just in time for Labor Day auto sales.

Through September 19, 2011, members can finance a new or used vehicle, or refinance an existing auto loan, for rates as low as:

2.79% APR* New Vehicle

3.29% APR* Used Vehicle

For more information and to apply for pre-approval, stop by your local CFCU branch or give us a call at 510-627-5000 or 800-232-8101.

*Annual Percentage Rate (APR) valid as of August 24, 2011, and expires end of business day on September 19, 2011. Rate includes a 0.50% discount for automatic payments from a CFCU Checking or Member Savings account or payroll deduction. Actual rate will be based on credit rating and is subject to change daily. Rates can be used in place of current pre-qualified offer. Other restrictions may apply.