

Great Rates. Personal Service.

e•connection

August 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	3.625%	0	3.653%
U.S. Bank	3.875%	0	3.985%
Union Bank	4.500%	0	4.933%



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 7/25/11 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).
³ APR = Annual Percentage Rate.

Great Rates. Personal Service.

Heading Off to College? CFCU is There for You!

Just because you are moving away from home doesn't mean you can't access your CFCU accounts!

Online and Mobile 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, and more.

If you're on the go, our Mobile Banking service allows you to view account balances and transaction history, view and set up transfers, and manage bill payments from your smart phone.

Log in to PC Access and Mobile Banking from our home page at www.chevronfcu.org.



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What to Do If Your Wallet or Purse is Stolen

If your wallet or purse is stolen, it is important to take certain steps quickly to minimize the potential for identity theft.

- File a report about the theft with the police immediately and keep a copy.
- Close credit card and bank accounts immediately and get new cards with new account numbers.
- Call the toll-free fraud number of any of the three nationwide consumer reporting companies and place an initial fraud alert on your credit reports:
 - Equifax** 800-525-6285
 - Experian** 888-397-3742
 - TransUnion** 800-680-7289
- Call the Federal Trade Commission Identity Theft Hotline at 877-ID THEFT to file a report.
- Contact the agency that issued any missing government-issued IDs, such as your driver's license,

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CO-OP ATM Network/CU Service Centers

The CO-OP Network provides CFCU members with surcharge-free access to 28,000 ATMs nationwide, and the CU Service Centers Network allows you to make deposits, withdrawals, and transfers between accounts in the branches of other credit unions as if you were in a CFCU branch.

To conduct a transaction in a networked CU Service Center, all you need is your CFCU account number and a valid government-issued photo ID. To find a nearby CO-OP ATM or CU Service Center, use the ATM/Branch Locator at www.chevronfcu.org or download the free CFCU iPhone app.

Easy Parent-to-Student Money Transfers

Need money from Mom and Dad? CFCU's convenient Person-to-Person Transfer service is an easy way to transfer funds between family members.

Transfers between CFCU accounts post immediately, while transfers to accounts outside of CFCU usually credit within three to five business days.

To use this service, log in to PC Access and click on Transfer to Another Member or Transfer to/from Non-CFCU Accounts under the Transfers tab.

CFCU Student Loans Help Fill Financing Gaps

If you need to finance college expenses, be sure to check into CFCU's private student loan program through partner Credit Union Student Choice.

The program allows you to borrow money for college expenses with:

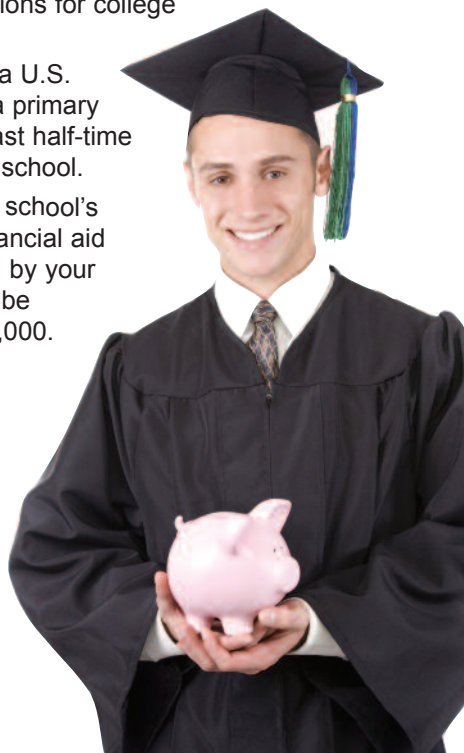
- Zero origination or prepayment fees
- Low interest rates
- The option to defer all payments while in school
- A convenient line-of-credit format so you do not need to reapply each year (subject to credit qualification and periodic credit reviews)

CFCU's program can be especially helpful if you have utilized available federal aid and other low-cost financing options for college and still need additional funds.

To participate in the program, you must be a U.S. citizen or permanent resident alien who is a primary account holder at CFCU and enrolled at least half-time in a degree-granting program at an eligible school.

Once approved, you can borrow up to your school's calculated cost of attendance less other financial aid received. The exact amount will be certified by your school, and the maximum amount that can be borrowed during your college career is \$75,000.

Search the list of eligible schools, find additional program details, and apply for a loan by clicking the Student Loans link at www.chevronfcu.org/YouthServices or www.chevronfcu.org/ConsumerLoans to access the student loan website. Assistance is also available by calling Credit Union Student Choice at 866-686-6857.



What to Do If Your Wallet or Purse is Stolen

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to cancel the document and get a replacement. Ask the agency to flag your file so that no one else can get a license or any other identification document in your name.

Once you've taken these immediate precautions, continue to be vigilant:

- Review your credit reports and account statements regularly and immediately report any unauthorized activity.
- Check your mail carefully. If you receive statements for accounts you do not have, contact those creditors. If you do not receive expected mail, contact the post office. A thief may have falsified a change of address.
- Avoid using personal information such as your mother's maiden name, your birth date, the last four digits of your Social Security number, or your telephone number in any passwords.

For more information on identity theft, visit the CFCU Security Center at www.chevronfcu.org.

Access Your CFCU Credit Card Account from Your Cell Phone!

If you have a CFCU credit card, you can now access your account information from your smart phone in a mobile-friendly format.

To view the mobile website, type "m.myaccountaccess.com" into your smart phone's browser, or go to My Account Access from the CFCU Credit Cards page and click the "Mobile" link at the bottom of the login screen.

For iPhone and Android users, the site will automatically send you directly to the mobile-formatted login screen.

This new enhancement makes it easy to view your credit card transactions, make a payment, or contact Cardmember Service on the go!