

Great Rates. Personal Service.

# e•connection

May 2009



## Chevron Federal Credit Union

### Rate Watch

#### CFCU's Share Certificate Rates vs. Competition

Chevron Federal Credit Union (CFCU) offers higher 1-year Share Certificate rates than our competitors. See how we compare:

##### 1-Year Share Certificate<sup>1</sup>

	Rate <sup>2</sup>	APY <sup>3</sup>
<b>Chevron Federal Credit Union</b>	<b>1.50%</b>	<b>1.51%</b>
Bank of America	1.24%	1.25%
Wells Fargo Bank	0.95%	0.95%

We always come through for our members by consistently offering great rates. Open a CFCU Share Certificate TODAY with as little as \$500 and watch your dividends<sup>4</sup> grow!

For more information, please visit our website [www.chevronfcu.org](http://www.chevronfcu.org), stop by your local CFCU branch, or call us at 510-627-5000 or toll-free 800-232-8101.

<sup>1</sup> Subject to early withdrawal penalties. Other conditions may apply.

<sup>2</sup> Rates are valid as of 4/29/09 and subject to change without notice.

<sup>3</sup> APYs (Annual Percentage Yield) are valid as of 4/29/09 and subject to change without notice.

<sup>4</sup> Dividends are compounded daily and paid monthly.



### Coming Soon: An All-New Online Banking Experience!

This summer, online banking will become more powerful and even easier to use! We're enhancing PC Access with capabilities to enable you to more effectively manage your money, create and monitor budgets, view and pay bills, and much more.

You'll soon have access to these exciting new resources:

- **FinanceWorks™** – Conveniently manage all of your money, all in one place. Set monthly budgets by category (like groceries or coffee), savings goals, and much more.

- **Bill Presentment** – Say goodbye to paper bills! View and pay ebills from your credit card company, auto insurer, and other available providers online through PC Access.
- **Account Aggregation** – Get all of your account balances and transactions from over 5,000 financial institutions.

#### Coming Fall 2009:

- **Online Deposits** – Deposit checks from the comfort of your home or office.

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### A New Online Resource for Your Money Matters

We know how much your money means to you, so we've created a brand new online resource designed to give you expert advice and useful tips on everything from home-buying to increasing your credit score. You'll also find convenient, downloadable guides that you can print out and share with your family and friends.

**Money Matters** is available to all Chevron Federal Credit Union members, and you can find it by clicking the "Money Matters" link on our website [www.chevronfcu.org](http://www.chevronfcu.org).

We created this feature to serve you – our members – and would like to make sure we are covering the financial topics you find most beneficial. If you have ideas, comments, or suggestions on subjects you would like us to include, send us an email at [aarevalo@chevronfcu.org](mailto:aarevalo@chevronfcu.org).

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## PC Access and Online Security

Chevron Federal Credit Union (CFCU) protects your personal and financial information when you use PC Access. But how safe is *your* computer?



When accessing your accounts online through PC Access, be sure to take the following security measures:

- Install and regularly update antivirus and internet security software.
- Use a “personal firewall” to keep intruders out.
- Use a complex password (minimum 7-10 alphanumeric characters).
- Don’t use your birthdate as a password, or the same password for multiple accounts.

While CFCU does not endorse any specific antivirus software program, you can find and download free software from the Internet such as Avast!®, AVG Free Edition, ThreatFire™, etc. Proprietary software such as Symantec™, McAfee®, and Trend Micro™ charge an annual fee but offer a 30-day free trial period you can use before committing to purchase the

program. Choose the software that works best for you.

PC Access allows you to send CFCU secure emails when you have questions about your accounts. However, when using *unsecured* email:

- Do not send sensitive information via email.
- Beware of unsolicited emails that look unprofessional and contain misspelled words.
- Do not respond to unsolicited emails requesting sensitive information.
- Do not click on links within an email unless you are sure they are safe.

Please do your part to help us keep your financial and personal information safe. For more information, please stop by your local CFCU branch or call us at 510-627-5000 or toll-free 800-232-8101.

## Recovering Unclaimed Property – State of California

**Unclaimed Property** is a financial asset (excluding real estate) that has been inactive for at least three years. The most common types are:

- Bank accounts and safe deposit box contents.
- Cashier’s checks and money orders that were never cashed.
- Matured or terminated insurance policies.
- Trust funds and escrow accounts.

Businesses and financial institutions are required by California’s Unclaimed Property Law to report and turn over property (excluding real estate) to the Controller’s Office after three years of account inactivity.

The State of California is currently holding more than \$5.1 billion in

Unclaimed Property. If you have moved and your forwarding address order has expired or if you have forgotten about old accounts, please visit the California State Controller’s Office website at [www.sco.ca.gov](http://www.sco.ca.gov) and click on “Search for Unclaimed Property” to find out if California is holding any Unclaimed Property for you. If you find property that belongs to you, simply follow the instructions to complete and submit a claim form. The State Controller’s Office will not charge a fee to process your claim.

Non-California residents may search for Unclaimed Property held by other states by visiting the National Association of Unclaimed Property Administrators® website at [www.unclaimed.org](http://www.unclaimed.org).

Source: [www.sco.ca.gov](http://www.sco.ca.gov), 3/3/09

...more than \$5.1 billion in  
Unclaimed Property...

## Coming Soon: An All-New Online Banking Experience!

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- **Enhanced Support Features** – Need help with Online Banking? A friendly Member Services Representative can provide live support and guide you through any PC Access function.

Be sure to look for weekly updates on our [www.chevronfcu.org](http://www.chevronfcu.org) home page or within PC Access to learn more about how these exciting new features can enhance your online banking experience.