



The Currency

AUGUST 2019

We're Refreshing Our Website!



We are excited to announce that a redesigned **chevronfcu.org** will launch later this month.

With the new design, our goal is to give members the best online experience possible.

Here's what you can expect:

FRESH — A revamped design reflects today's Credit Union.

FAST — An expanded navigation panel helps find information quickly and efficiently.

FRIENDLY — An enhanced layout improves the experience on all mobile devices.

Look for more details at chevronfcu.org as we get closer to our expected launch date of August 20.

Rate Watch

CFCU's 30-Year Fixed-Rate Mortgage vs. Competition

We offer competitive rates on 30-year fixed-rate mortgages. See how we compare:¹



INSTITUTION	RATE ²	POINTS	APR ³
Chevron Federal Credit Union	4.125%	0	4.209%
CitiMortgage	4.500%	0	4.535%
Quicken	4.500%	0	4.581%

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

¹Rates are for comparison purposes only. Your actual rate, points, and/or fees may be different.
²Rate valid as of 7/31/2019. Rates are subject to change at any time. Example: Based on a \$300,000 purchase price with 20% down (\$240,000 loan amount) and a rate of 4.125% (4.209% APR), estimated payment would be \$1,161.16 per month. Payment does not include taxes and insurance. Other restrictions may apply. Rate Source: Informa PLC
³APR is the Annual Percentage Rate.

Tips to Help Keep Your Mobile Device Secure

Cybercriminals aren't limited to attacks via computers. They also frequently target mobile devices, like our phones, tablets, and even smartwatches.

Here are a few tips to help keep your mobile devices secure.

Make them hard to get into.

Use a strong password or PIN and/or set up fingerprint or facial ID features to make it difficult for unauthorized users to get past your home screen. Set your device to automatically lock after being idle for five minutes or less.



Log out of apps.

Staying logged in to apps is convenient, but if someone gets access to your devices, they can see the information in open apps. Log out of apps when you are done using them,

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Federally Insured by NCUA



Get Started with eStatements

Sign up for eStatements, and we'll alert you via email when your monthly statements are available to you in Online Banking.

To sign up for eStatements:

- 1 Log in to Online Banking
- 2 Click on the eStatements tab
- 3 Enter your information and accept the terms

For more information, visit chevronfcu.org, stop by your local branch, or give us a call at 510-627-5000 or 800-232-8101.

Low Auto Loan Rates Offered August 23 – September 13

Just in time for Labor Day auto sales, the Credit Union is offering special low rates on auto loans.

Finance a new or used vehicle, or refinance your existing loan from another financial institution, at rates as low as:

3.09%
APR
NEW for 72 Months*

3.69%
APR
USED for 72 Months*

Our quick application process helps take the stress out of car shopping.

- ✓ 15 minutes or less to apply
- ✓ Apply online or by phone
- ✓ Electronically sign with DocuSign

Apply today and head to the Labor Day auto sales with your pre-approval in hand.

Stop by your local branch, apply online at chevronfcu.org, or give us a call at 510-627-5000 or 800-232-8101.

*Annual Percentage Rate (APR) valid as of August 23, 2019, and expires end of business day on September 13, 2019. The promotional rate applies to loan terms up to 72 months. Rate includes a 0.50% discount for automatic payments from a Checking or Savings account or payroll deduction. Actual rates will be determined individually based on the amount financed, the term of loan, the model of vehicle, and member's credit history. Your rate could be higher. Rates are subject to change without notice. Not valid for existing Credit Union auto loans. Other restrictions may apply. May not be combined with any other discounts. Example: At an APR of 3.09% for 72 months, your monthly payment will be \$15.24 per \$1,000 borrowed. Promo Code 461.



Tips to Help Keep Your Mobile Device Secure

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especially if an app deals with sensitive personal or financial information.

Don't alter the security settings.

If you change the factory security settings, jailbreak, or root your devices, you undermine their built-in security features, making them more vulnerable to an attack.

Keep software up to date.

Don't ignore alerts for system and app updates. These updates often contain the latest security patches. Accept updates as you are alerted, or configure your devices to update software and apps automatically.



Learn how to wipe data remotely.

If your devices are stolen, it is important to be able to destroy the important personal data stored on them. Research how to do this for your particular devices so you are prepared. (Also research how to back up your data so you can restore it to a new device.)

For more tips and recommendations on how to protect your information, chevronfcu.org/securitycenter.

