



The Currency

NOVEMBER 2019

Rate Watch

CFCU's MarketEdge Money Market Savings vs. Competition
(\$2,500 Balance)

See how our MarketEdge Money Market Savings account compares to competitors' money market savings accounts.¹

INSTITUTION	APY ²
Chevron Federal Credit Union	1.75%
Wells Fargo	0.05%
CitiBank	0.04%

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 510-627-5000 or 800-232-8101.

¹Rates valid as of 10/29/19 for a balance of \$2,500 and subject to change without notice. Rate source: bankrate.com
²APY is the Annual Percentage Yield. CFCU dividends are compounded daily and paid monthly. Fees may reduce earnings.

Thank You

At this time of year when we give thanks and spend time with family, we want to express our thanks to you, our Credit Union family.



Our Health Savings Accounts Feature No Fees

When you're growing a healthy balance in your Health Savings Account (HSA), you don't need annoying fees draining your bottom line.



That's why our HSAs feature:

- ✓ **NO opening, administration, or transaction fees**
- ✓ **NO deposit, balance, or distribution minimums**

If you have an eligible high deductible health plan (HDHP), our HSAs can help you take full advantage of your plan's tax benefits:*

- ✓ **Make tax-deductible contributions**
- ✓ **Accumulate tax-deferred earnings**
- ✓ **Take tax-free distributions to pay for qualified medical expenses**

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Federally Insured by NCUA

Our Health Savings Accounts Feature No Fees

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Choose between a **Checking HSA** or a **MarketEdge Money Market Savings HSA**, and enjoy the same great rates as our regular Checking and MarketEdge accounts, plus convenient access via checks and debit card.

To learn more about your HSA opportunities, stop by your local branch, visit the IRA and HSA Center at chevronfcu.org/IRA_HSA, or give us a call at 510-627-5000 or 800-232-8101.

*CFCU does not provide legal, tax, account, or benefits consulting advice. Please consult with your tax professional to discuss your personal situation.

About CO-OP Shared Branches

The Credit Union's membership in the CO-OP Shared Branch network gives you access to more than **5,000 branches and self-service terminals across the country**.

When you use our **ATM and Shared Branch Finder** to search for a nearby CO-OP Shared Branch, you may see two types of locations.

Branches that offer in-person transactions are indicated by a blue **CO-OP Shared Branch** logo (🏪), while locations offering self-service terminals show a gold **CO-OP Shared Branch Express** logo (🏪).

Go inside a branch offering teller service to make deposits, withdrawals, loan payments, transfers, and more. Just bring a valid government-issued ID and your Credit Union account number.

Use a **Shared Branch Express terminal** to conduct transactions that traditionally require a teller:

- ✓ **Cash and check deposits**
- ✓ **Cash withdrawals**
- ✓ **Cash advance based on loan requirements**
- ✓ **Transfers within the same member account**
- ✓ **Loan payment by cash or check**

The first time you use a self-service terminal, you will need to enroll and authenticate your identity. Enter your Credit Union account number, swipe your driver's license or a debit/credit card, answer challenge questions, and establish a PIN.

For more information on CO-OP Shared Branching, visit chevronfcu.org or give us a call at 510-627-5000 or 800-232-8101.

Tips to Protect Your Laptop from Theft

Your laptop — and all the valuable personal information on it — can be an easy target of identity thieves when you are out and about.

The U.S. Federal Trade Commission (FTC) offers these tips to help keep your laptop safe.

Treat your laptop like cash.

Keep the same watchful eye on your laptop as you would on a stack of cash. Never leave it unguarded.

Lock your laptop with a security cable.

When you are using your laptop in a public place, secure it to something heavy so it isn't easily grabbed.



Be on guard at airport security.

Hold onto your laptop until the person in front of you has gone through the metal detector, and keep an eye on it as it emerges on the other side.

Store it in your hotel room's safe.

If you leave your laptop in your hotel room, lock it in the safe if possible. If you must leave it out, attach it to a security cable and consider hanging the "do not disturb" sign on your door.

For more information on computer and mobile security, visit consumer.ftc.gov.

Source: consumer.ftc.gov.