



# The Currency

SEPTEMBER 2019

## Redesigned Website is Now Live

**Our updated website launched August 21, and we're excited to start our new online journey!**

With a sleek new look designed for quick navigation and ease of use on mobile devices, the new [chevronfcu.org](http://chevronfcu.org) is fresh, fast, and friendly.

**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.



Not everything changed! The Online Banking login box is still at the top of the home page, so you can

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## System and Software Updates Help Keep Your Data Safe

**Cybercriminals love security gaps and software vulnerabilities because they can exploit them to distribute malware and possibly gain access to sensitive personal information.**

When these security gaps are discovered by legitimate developers, programming to repair the vulnerability is created and distributed to users via updates.

Downloading these updates as soon as they are available ensures that your device is as secure as possible.

The easiest way to stay on track with updates is to set up automatic downloads. This setting is available for most operating systems and many other software programs.

If you use software that will not update automatically, set up a regular schedule (at least weekly) to go to the company's website and download and install updates.

For more information on Internet safety and cybersecurity, visit the Federal Trade Commission's consumer website at [consumer.ftc.gov](http://consumer.ftc.gov).

## 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:<sup>1</sup>



INSTITUTION	RATE <sup>2</sup>	POINTS	APR <sup>3</sup>
Chevron Federal Credit Union	3.725%	0	3.792%
CitiMortgage	4.500%	0	4.579%
US Bank	4.125%	0	4.168%

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.

<sup>1</sup>Rates are for comparison purposes only. Your actual rate, points, and/or fees may be different.  
<sup>2</sup>Rate valid as of 8/27/2019. 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 3.725% (3.792% APR), estimated payment would be \$1,111.48 per month. Payment does not include taxes and insurance. Other restrictions may apply. Rate Sources: citimortgage.com, usbank.com  
<sup>3</sup>APR is the Annual Percentage Rate.



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# New Mobile Banking App Debuts Soon

*Plus, Card Controls Coming to Online Banking*

**Look for an updated Mobile Banking app to become available in the next couple of months!**

The Credit Union is working hard to launch a new Mobile Banking app which will include existing functionality along with several new features, including:

- ✓ **Mobile Registration** — New users will be able to sign up for Mobile Banking in the app rather than having to sign up for Online Banking first.
- ✓ **Credential Recovery** — Users who have forgotten their log in information will be able to reset their credentials through the app.
- ✓ **Memo Fields** — Users will have the option to add a descriptive memo to Bill Payments and Transfers.

## Changes to Online Banking

A couple of changes to Online Banking will debut at the same time as the new Mobile Banking app.

- ✓ **Card Controls** — Members will be able to control their debit card withdrawal limits through Online Banking. This was previously only available in Mobile Banking.
- ✓ **FICO® Score Location** — Members' FICO® scores are being moved to a separate page within Online Banking. A link to the page will appear in the top navigation.

More detailed information about the Mobile Banking and Online Banking changes will be published on [chevronfcu.org](http://chevronfcu.org) as we get closer to launch date.

## New ATMs Bringing Extra Security, Convenience

**The Credit Union is in the process of replacing its existing ATMs with brand new machines.**

The new ATMs feature ActivEdge card readers, which offer unparalleled safety. By requiring cards to be inserted via the long edge instead of the traditional short edge, the reader prevents all modern skimming devices from reading the card's full magnetic stripe.

Plus, each reader is paired with a specific ATM, making it useless for a thief to swap out the ActivEdge device with another card reader.

The new ATMs also include large displays with touchscreen technology and the ability to select a Fast Cash withdrawal of a set amount from the home screen.

New machines located at branches will allow members to withdraw multiple denominations, including \$10, \$20, and \$100 bills. All branch ATMs that accept deposits will accept both cash and checks.

The ATM replacement project is expected to be finished by the end of the year.

## Redesigned Website is Now Live

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quickly log in and schedule transfers, set up payments, and even check your FICO® Score.

How our web pages are organized remains very similar. We've just made it easier to get to the page you want.

A list of Q&A's regarding the refreshed site is available at [chevronfcu.org](http://chevronfcu.org).

If you have any additional questions, please stop by your branch or give us a call at 800-232-8101.