



## DISCOVER A WHOLE NEW WORLD OF SAVINGS WITH SAVETOPIA BY CFE

SaveTopia is a mobile app-based discount program that allows you to take advantage of special savings and discount offers when you use your CFE debit or credit card.



## YOU'VE ALWAYS GOT A CFE BRANCH NEARBY WITH SHARED SERVICES

Traveling far from home? You shouldn't have to worry about your finances while you're gone. That's why CFE is a member of a Shared Branching network. Wherever you go, you can conduct business on your CFE account at one of 5,500 partner credit unions' branches nationwide.

To find locations in the Shared Branching network:

- Download the CO-OP Shared Branch app
  - Android and iPhone apps available
- Call 888-748-3266
- Text a Zip Code to 91989 to find nearby Shared Branch Locations.



## HOW MUCH DO YOU LOVE YOUR CREDIT UNION?

Enjoy more money in your pocket, thanks to CFE Federal Credit Union and Love My Credit Union® Rewards.

Saving on the products and services you need and use every day is easy with Love My Credit Union Rewards. As a member of CFE, you can get discounts and rewards that include:

- Members eligibility for 25% off Sprint® accessories.
- Up to \$15 off TurboTax® federal products.
- An exclusive smoke communicator and a \$100 gift card with a new ADT® monitored home security system. You must call 844-703-0123 to receive this special offer through the Love My Credit Union Rewards Program.
- Trusted protection at true savings with the TruStage® Auto Insurance Program.
- Cash back at over 1,500 online retailers with Love to Shop.

Sign up now and join the credit union members who have saved nearly \$2 billion in discounts. Visit [mycfe.com](http://mycfe.com) or [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org) today!



## DISCOVER A WHOLE NEW WORLD OF SAVINGS WITH SAVETOPIA BY CFE

CFE's SaveTopia is a mobile app-based discount program that allows you to take advantage of special savings and discount offers at more than 40 local merchants including restaurants, entertainment venues, and retailers in Central Florida. With SaveTopia, a whole new world of savings surrounds you on a daily basis while also giving you the opportunity to support local businesses:

- Download SaveTopia to your phone and register your information.
- Receive alert notifications when you're near a participating business.
- Present the offer on your phone and pay with your CFE credit or debit card to get the deal.
- It's that easy!

If you have any questions about SaveTopia, visit [mycfe.com/SaveTopia](http://mycfe.com/SaveTopia), inquire at your local CFE branch, or call our Contact Center at 407-896-9411 or 800-771-9411, outside Orlando.

### Download SaveTopia today and discover all the deals that surround you.

1. Visit your app store online.
2. Search "SaveTopia" and download the app to your phone.
3. To register with SaveTopia, follow the directions provided during the download process.
4. Start discovering deals.



SaveTopia

## CFE PARTNERS WITH CARVANA



CARVANA

We're excited to announce that CFE has teamed up with Carvana to offer members a new way to buy a car. Carvana is the leading e-commerce platform for buying used cars and provides you with simple, affordable, and convenient car buying solutions. Members of CFE now have access to visit [carvana.com/CFE](http://carvana.com/CFE) to browse over 12,000 vehicles and apply for a CFE loan pre-approval. You can complete your purchase online in a matter of minutes from wherever you are.

Visit [carvana.com/CFE](http://carvana.com/CFE) to:

- **Browse certified inventory:** low mileage, no accident history, 150-point inspection.
- **Shop from home:** buy online with delivery or pick up available as soon as the next day.
- **Get more for less:** save an average of \$1,430 below Kelley Blue Book.
- **Buy with confidence:** Seven-day money back guarantee, 100-day warranty.
- **Finance with ease:** easily finance a Carvana purchase through CFE.

At CFE, members and the community come first, and our partnership with Carvana is just another example of our daily commitment to giving you the best products and services to meet your needs. We are thrilled with the value, convenience, and transparency Carvana offers. We can't wait to help our members take advantage of this unique partnership. For more information on purchasing a car through Carvana, please visit [carvana.com/CFE](http://carvana.com/CFE), inquire at any CFE Branch, or call the CFE Contact Center for additional details.



## PROTECT YOUR ACCOUNTS WHILE TRAVELING OUTSIDE THE COUNTRY

Traveling internationally can be a fantastic way to expand your horizons of experience and perspective. But arriving in another country poorly prepared for financial transactions can be an expensive and frustrating way to start your journey. Before you've packed your bags, be sure to take time to plan out how you intend to pay your way across your travels – wherever they may take you.

**CFE Debit Cards:** If you plan to travel outside of the United States, please call the CFE Contact Center at 407-896-9411 or 800-771-9411, outside Orlando or visit a CFE Branch two weeks prior to your trip to ensure you can access your account funds.

**CFE Credit Cards:** If traveling outside of the United States, *you are now able to update your international travel status using CFE's Online Banking.* Simply log into your account, click on your credit card account, select "International Travel" from the far-right Credit Card Quick Links section, enter your travel dates and the country/countries you plan to visit, and click "Submit".

And with that, you can rest assured that your credit card will be flagged for international travel and maintain its functionality when you need it most.

As a financial institution dedicated to its members' financial health, CFE takes proactive steps to protect your account from fraudulent activity. The following tips are some other ways you can protect yourself and your finances while traveling abroad.

### **Let Your Financial Institution Know You Are Traveling Outside the U.S.**

The last thing you want is to touch down in a foreign country only to find that the money in your bank account is frozen after your first attempt to purchase something. Deviations from your normal spending pattern will raise red flags for a fraud department. Be sure to alert your financial institution with information on when and where you'll be traveling abroad to prevent your cards from being suspended due to the suspicion of fraud.

### **Online Accounts Are Convenient and Offer Easy Access**

Managing your accounts using online banking will give you added convenience and security over your funds while traveling overseas. With an online account, you can easily check your balances, transfer and deposit funds, and stay on top of recent transactions. Setting up automatic payments can also help you pay bills on time and meet your financial responsibilities while away from home.

### **Currency Exchange Rate Apps Are Very Helpful**

When traveling abroad, you should familiarize yourself with foreign currency and exchange rates to understand the value of the United States dollar. You can use an app, like Currency, to find out the latest exchange rates. Note that in addition to exchange rate conversion fees, you may also encounter foreign exchange fees when converting money abroad.

### **Get the Best Exchange Rate**

There are three ways to exchange currency: converting cash at a bank before your trip, using a currency exchange service like the ones in airports, or simply using a credit card, where your money is converted automatically with each purchase.

According to an exchange rate study conducted by Card Hub, international travelers can save up to 15 percent by using a credit card. More specifically, major worldwide credit networks automatically provide the best exchange rates possible — currently 14.7 percent better than the currency exchange companies that operate out of airports and 7.9 percent better than the average major bank.

Exchanging money at the airport may be convenient, but you'll pay for it with fees and expensive exchange rates. A better idea would be to withdraw the foreign currency through your financial institution or at an ATM machine upon arrival. If you'd rather not worry about finding an ATM as soon as you arrive in a foreign country, convert some cash at your local financial institution before you leave.

Avoid dynamic currency conversion. Merchants may offer to convert the price of a purchase from the local currency into U.S. dollars, but some merchants push dynamic currency conversion in order to apply an unfavorable exchange rate to a transaction and increase their profits. Avoid dynamic currency conversion by only signing bills and receipts expressed in the local currency. Use a smartphone search or app for currency conversion on the go.

### **Keep Multiple Forms of Payment On Hand**

It's a very good idea to carry a variety of payment methods such as cash, debit cards, and credit cards. Consider carrying multiple credit cards – especially ones that are accepted internationally, such as Visa® and MasterCard. Even if you're set on using one spending method for the majority of the trip, you should still carry the extra forms of payment with you. Be sure to have the credit card you used to book the trip with you at all times, even if you don't intend on using it for foreign transactions.

### **...That Said, Cash Is Always King**

For Americans, the U.S. dollar can be the most cost-effective form of payment, as you automatically save on any fees you would have to pay at a financial institution. Most vendors will also give you a fair exchange rate on the conversion from dollars to their local currency.

*(continued on page 4)*

And remember that no one turns down cash. Traveling with a couple hundred dollars-worth of emergency cash is a smart decision in the event you can't access money. Just make sure to carry cash in small denominations, as it can be dangerous to display large amounts of money in public.

### Consider Obtaining a Travel Rewards Credit Card with No Foreign Transaction Fees

To find the right travel rewards card for you, first analyze your spending habits and travel pattern. Signing up for the right travel rewards credit card will get you a wide range of benefits and perks while traveling – including no foreign transaction fees, which can be beneficial for travelers who use credit cards as their main form of payment overseas. You can also rack up rewards points and miles for travel rewards or cash back.

Over 90 percent of all credit card issuers charge foreign usage fees, which inflate the cost of any transaction processed outside the United States. No-foreign-transaction-fee credit cards are perfectly suited to overseas spending. Follow these guidelines to use no-foreign-fee cards to their full advantage:

- Get your card before booking flights, hotels, and activities. Foreign fees apply to purchases made through foreign-based companies whether you are outside the U.S. or not.
- Make sure your credit card issuer does not charge these types of international fees before you book your trip to avoid surprises on your statement.
- Check to see how much coverage your credit card includes, remembering that most companies do not provide worldwide coverage.

CFE's Premier Rewards credit card may be the best solution for you with no foreign transaction fees. The Premier Rewards credit card can help you save when you travel. Contact us to apply.

### Check To See If Your Trip Is Covered By Travel Insurance

Travel insurance can be a great way to reduce any unexpected expenses when you travel abroad. Lost luggage, missed connections, or a medical emergency won't just ruin your trip - they can potentially wreck your finances. Check your personal home and health insurance policies to see what trip coverage you may have. You can also add travel insurance protection with a leading travel insurance policy. Visit websites that will allow you to compare coverage so that you select the best option for you. Be sure to check existing travel insurance policies closely for exclusions or pre-existing conditions that could void your coverage.



## FINANCIAL INDEPENDENCE STARTS WITH A CFE ASPIRE CHECKING ACCOUNT

Establish your own financial identity the smart way. CFE's Aspire Checking Accounts are designed with students' needs in mind. Complimentary money orders? No minimum balance requirements?<sup>1</sup> We've got you covered.

An Aspire Checking Account is the smart way to start your financial future:

- Membership fee waived (\$10.00 value)
- No money required at account opening<sup>2</sup>
- Complimentary money orders
- Four foreign ATM withdrawal fees refunded monthly
- Complete an online financial fitness course and become eligible to apply for the following:
  - \$500 partially secured Visa Platinum Credit Card
  - 0.15% auto loan rate discount

### Earn \$50 the Easy Way

For a limited time, open your first Aspire Checking Account and you'll immediately receive a \$50 deposit from CFE.<sup>3</sup> You'll also be entered to win a Theme Park Experience Package with a Visa gift card.

### Apply Today

To learn more and open an Aspire Checking Account today, stop by any CFE branch location or visit [mycfe.com/AspireOffer](https://mycfe.com/AspireOffer). Be sure to use promotional code ASPIREFALL18 to receive your \$50 deposit.

<sup>1</sup>Waived minimum share balance fee 5 years from the date the account is opened. <sup>2</sup>Share Savings Account opening \$5.00 paid by CFE. <sup>3</sup>Limit one per member. Certain restrictions apply. Offer subject to end or change at any time without notice. If the account is closed within 90 days, the account holder will reimburse the credit union the coupon amount. Membership requirements apply. Promo code – ASPIREFALL18. Offer expires 9/30/18. To view sweepstakes rules, visit [mycfe.com/AspireOffer](https://mycfe.com/AspireOffer).





## SECURE ADDITIONAL TUITION FUNDING WITH SALLIE MAE'S SMART OPTION STUDENT LOAN<sup>®</sup>

Whether you are a freshman or a grad student, you may be considering sourcing additional tuition funding for your academic career. When scholarships, grants, and federal student loans aren't enough, consider Sallie Mae to get the money you need to help pay for your undergraduate studies or graduate school.

**Options Are Good:** Sallie Mae offers three distinct repayment options for students.

- **Deferred repayment option:** Make no scheduled loan payments while you're in school and in grace (six months after leaving school).<sup>1</sup>
- **Fixed repayment option:** Pay a fixed payment each month you're in school and six months after school. You can save on the total student loan cost compared to the deferred repayment option.<sup>1,2</sup>
- **Interest repayment option:** Pay interest every month you're in school and in grace. Your interest rate will be lower than the deferred repayment option while also saving on your total student loan costs when compared to the deferred repayment option.<sup>1,2</sup>

**Smart Features, Great Benefits:** The Smart Option Student Loan also allows you to borrow up to 100% of your school-certified cost of attendance<sup>3</sup>, and offers the following:

- Variable or fixed interest rate
- Competitive rates for undergraduate students and lower rates for graduate students<sup>1</sup>
- Reduced interest rate on your undergraduate loan by 1 percentage point when you choose to make monthly interest payments while in school (vs. deferring your payments)<sup>1</sup>
- No origination fee and no prepayment penalty

### Manage Your Loan After Graduation

If you're looking for payment flexibility as you transition to a career after graduation, the Graduated Repayment Period can help. Students in good standing can request to make 12 monthly interest-only payments after they finish school.<sup>4</sup> The Smart Option Student Loan is the first nationwide private student loan to offer a Graduated Repayment Period.

To apply for a Sallie Mae Smart Option Student Loan, visit [salliemae.com/smartoption/mycfe](https://salliemae.com/smartoption/mycfe).

<sup>1</sup>Interest rates for Fixed and Deferred Repayment Options are higher than interest rates for the Interest Repayment Option. You're charged interest starting at disbursement, while in school and during your six-month separation or grace period. When you enter principal and interest repayment, Unpaid Interest will be added to your loan's Current Principal. Variable rates may increase over the life of the loan. Graduate student pricing for this loan is limited to students enrolling in a Masters/ Doctorate level degree program. Graduate Certificate/Continuing Education course work is not eligible.

<sup>2</sup>Savings based on typical loan to a freshman

<sup>3</sup>Sallie Mae reserves the right to approve a lower loan amount than the school-certified amount.

<sup>4</sup>Available for loans used to pay qualified higher education expenses at a degree-granting institution. Graduated Repayment Period (GRP) allows interest-only payments for 12 billing periods after principal and interest repayment begins. At the time of GRP request, the loan must be current (not past due). Customers may request GRP during the six billing periods before and the 12 billing periods immediately after the loan first enters principal and interest repayment. GRP does not extend the loan term. GRP increased the Total Loan Cost and monthly payments after the GRP will be higher than they would have been without it.

Explore federal loans and compare to ensure you understand the terms and features. Smart Option Student Loans that have variable rates can go up over the life of the loan. Federal student loans are required by law to provide a range of flexible repayments options, including, but not limited to, income-based repayment and income-contingent repayment plans, and loan forgiveness and deferment benefits, which other student loans are not required to provide. Federal loans generally have origination fees, but are available to students regardless of income.

RATES AND OTHER INFORMATION ADVERTISED ARE VALID AS OF FEBRUARY 26, 2018. VARIABLE RATES MAY GO UP OR DOWN DUE TO AN INCREASE OR DECREASE IN THE LOAN'S INDEX. SALLIE MAE ALSO RESERVES THE RIGHT TO MODIFY OR DISCONTINUE PRODUCTS, SERVICES, AND BENEFITS AT ANY TIME WITHOUT NOTICE.

Smart Option Student Loans are made by Sallie Mae Banks or a lender partner. The Sallie Mae partner referenced is not the creditor for these loans and is not compensated by Sallie Mae for the referral of Smart Options Student Loan customers.

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## SCHOLARSHIP ANNOUNCEMENT

CFE supports our members' pursuit of education and higher learning with the annual Joseph A. Melbourne, Jr. Scholarship program. We award six undergraduate scholarships worth \$10,000 each and two masters-level scholarships worth \$2,500 each. This year's recipients have been chosen and awarded. Congratulations to the following:

### UNDERGRADUATE SCHOLARSHIP WINNERS:



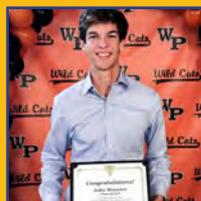
**Diamond Patterson**  
Home School



**Mason Brubaker**  
Lake Brantley High



**Grace Moricle**  
Bishop Moore High



**John Mazanec**  
Winter Park High



**Kahlya Borges Santos**  
Oak Ridge High



**Selena Radke**  
Lake Nona High

### MASTER'S SCHOLARSHIP WINNERS:



**Arden Cobb**  
University of Central Florida



**Desirae McLaughlin**  
University of Central Florida

We encourage you or anyone you know to apply next year during our 2019 scholarship application period, which usually begins mid-January. Visit [mycfe.com/scholarships](http://mycfe.com/scholarships) for additional information.



## 4 Tips to Consider When You're Getting Ready to Apply for a Business Equipment Loan

Applying for a business equipment loan is an important step in growing your business. It's best to be prepared and present your business in the most professional manner possible. The following tips are some good points to consider before you take the official steps toward taking your business to the next level.

### 1. Getting Your Ducks in a Row Is the Way to Go

Before contacting an equipment financing provider, always be sure to review your credit report and credit score, and organize your business' financial information. Being prepared with details and explanations to potential lenders will set the right tone and increase your chances of success during the application process.

### 2. Know How Your New Business Equipment Will Drive Growth

Sure, new equipment is great and a necessary aspect of any growing business. But if you can't thoroughly explain how the new equipment will add to your bottom line and justify a business equipment loan, you may have a hard time convincing a lender to part with any cash. In particular, an equipment financing provider may want to know a projection of increased revenues and cost savings gained from the use of the equipment.

### 3. Be Selective With Your Loan Applications

Before you submit multiple applications to various lenders, consider the following. When a potential lender sees inquiries from other financing companies, it can raise the question as to why other potential lenders rejected your application. For a greater chance of approval, choose an equipment finance provider that you have a pre-existing relationship with or one that caters to your type of business.

### 4. Always Compare Lending Rates

While it's easy to go with what you know, you shouldn't assume you'll get the best terms from your preferred financial institution or even an equipment manufacturer's lender of choice. Instead, do your homework and earn the best rate you can find. Take the time to compare rates, terms, fees, and options that are available to you.

## BUILD OUT YOUR BUSINESS WITH A CFE EQUIPMENT LOAN THIS YEAR

After you've solidified your case for an equipment loan, credit unions serve as a potential source of lending that you should consider when researching local financial lenders. Because credit unions are not-for-profit organizations, small business loans from credit unions may have lower rates than other business lenders, such as merchant cash advances or accounts-receivable financing.

In fact, now is a great time to apply for a CFE Business Equipment Loan.<sup>1</sup> **Our competitive lending rates** and 2018's **favorable tax incentives** make this year one of the best to invest in your business.

- Equipment loan rates as low as 5.5% APR<sup>2</sup>
- Section 179 Tax Deduction: deduct the full purchase price on qualifying equipment<sup>3</sup>
- Flexible terms
- Loan-to-Value Ratios up to 80%
- Maximum Loan Amount: \$1,000,000

CFE offers competitive financial products to local Central Florida businesses. To apply for a CFE Business Equipment Loan, contact our Business Services team at 407-896-9411, ext. 2121 or visit your local CFE branch.

*<sup>1</sup>Certain restrictions apply. Loans are granted based on credit worthiness and the ability to repay. Membership qualifications apply. Origination fees may apply. This commercial equipment loan has no pre-payment penalties. CFE refinances do not qualify for these rates. This promotion is subject to change at any time without notice. Offer ends September 30, 2018. Risk based pricing may result in higher rate. Rates based on term length, credit history, and equipment being financed. Rates assume automatic payment from CFE business checking account, and may be higher if the borrower fails to provide collateral, or an account default occurs. Please talk to a CFE representative for information on the most current details. New or used personal computers (PCs), including laptops, desktops, monitors, keyboards, printers and associated software and accessories are not eligible. <sup>2</sup>Annual Percentage Rate. At a rate of 5.5% APR, your monthly payment for a 7-year loan would be \$718.63 for a \$50,000 business equipment loan. <sup>3</sup>Consult with your CPA or Tax Attorney for additional tax detail.*



## LEVERAGE CFE'S AUTO RETAILER RELATIONSHIPS TO FIND YOUR PERFECT CAR

The car buying process can be a hassle, but CFE is here to help you, along with our amazing auto partners. In addition to the great auto loan products and services we offer, we've also teamed up with a variety of auto partners to help make searching for a new or used vehicle as easy and convenient as possible. Explore our auto partners whenever you're looking for your next dream car.

**Indirect Dealers-** CFE partners with a wide variety of auto dealerships in the Central Florida area. Whatever make or model you're looking for, CFE has a connection to make your car buying experience a breeze. Our indirect dealers are there to assist you with the best deal and will help you submit your auto loan paperwork to CFE.

**Auto Wholesale Direct-** Auto Wholesale Direct has been a primary source for wholesale auto buying in the Central Florida Region since 1999. Auto Wholesale Direct is a partner with CFE that offers a red-carpet, white-glove car concierge service. You tell AWD what type of vehicle you are looking for and they will locate the best car at a great price. Once AWD locates the

vehicle they will arrange a time for you to preview it. Test drive the vehicle and if you like it, simply sign the paperwork and drive off happy.

**Enterprise Car Sales-** Enterprise has a great selection of vehicles with one of the industry's best used car warranties. Shop by body type, make, model, price, or MPG. Browse through thousands of vehicles in a variety of makes and models. Roadside assistance, a seven-day buyback program, and full-year warranties are a few of the services that Enterprise can offer.

**Carvana-** Carvana is the leading e-commerce platform for buying used cars and provides members with a simple, affordable and convenient car buying solution. As CFE members, you have access to a Carvana/CFE co-branded website, can apply your CFE loan pre-approval to over 12,000 Carvana vehicles, and can complete your purchase online in a matter of minutes, all from the comfort of your home.

Visit [mycfe.com/carpartnerships](http://mycfe.com/carpartnerships) to learn more and to connect with our outstanding auto partners.

## REFINANCE YOUR AUTO LOAN WITH CFE AND RECEIVE \$100 TO BE USED FOR SUMMER FUN

With summer officially here, an extra \$100 is a great way to celebrate the season of sun and fun. And when you refinance your auto loan with CFE,<sup>1</sup> you can set yourself up for more affordable monthly payments or shorter payment terms while enjoying all the action this great time of year brings.

- Reduce your monthly payments.
- Lower the term on your auto loan.
- Take advantage of affordable GAP insurance and an extended warranty when you refinance.

After you've refinanced your current car loan with CFE, be sure to put your cash to good use. Head to the beach, hit the road, or just stash it away and earn more with one of CFE's competitive savings account rates. If you're considering refinancing your current car loan, talk with a CFE representative and let them know what you plan to do with the extra \$100 this summer.

To learn more, visit [mycfe.com](http://mycfe.com), call the CFE Contact Center, or stop by any convenient branch location to refinance your current car loan today.

**Refinance Your Car Online Today!**

### **Purchase an Extended Warranty from CFE and Earn a Chance to Win a \$500 Visa Gift Card**

For a limited time, when you add an extended warranty with your CFE auto refinance, you'll be entered to win a \$500 Visa gift card.<sup>2</sup>

<sup>1</sup>Certain restrictions apply. Auto refinance offer is from July 1- September 30, 2018. Offer subject to end or change at any time without notice. Subject to NADA retail value collateral approval. Loans are granted based on creditworthiness and the ability to repay. One time set up fee is 2% of the loan amount issued with a minimum of \$10 and a maximum of \$45. The loan set up fee will affect the APR shown. At a rate of 2.95% APR, your payment for 36 months would be \$290.95 for each \$10,000 borrowed. To qualify for 2.95% APR, vehicles must be 2014 and newer with less than 85,000 miles. Special rate offer available for a limited time and subject to end or change at any time without notice. Existing CFE car loans do not qualify. CFE will deposit \$100.00 into member's CFE savings account upon successfully refinancing an auto loan with CFE. <sup>2</sup>Visa gift card drawing will occur after the promotion concludes. Winner will be notified by October 15, 2018.



## EVENTS & FINANCIAL EDUCATION

### A GIFT FOR TEACHING BACK TO SCHOOL DRIVE

A Gift For Teaching (AGFT) is a Central Florida non-profit organization that provides school supplies to students in need. This year, AGFT and CFE are partnering once again to host AGFT's annual back-to-school supply drive.

Please consider donating essential school supplies to provide countless students with access to important resources they need to further their education. You can drop off your school supply donation at any CFE branch from August 1 through September 15, 2018.

School supply items in high demand include the following:

- Twenty-four-count crayons
- Pocket folders
- Twelve-count colored pencils
- Loose leaf paper packs
- No. 2 pencils
- Eight-count or ten-count markers

Thank you in advance for your participation and donation!

### FUN BUCKS

On Saturday, June 30, Fun Bucks were deposited in all qualifying youth accounts. As a reminder, all earned Fun Bucks are deposited on the last business day of each quarter.



### JOIN US AT CFE'S NEXT SHRED-A-THON EVENT

As you're probably aware, identity fraud and cybercrime are serious issues that continue to make headlines on a regular basis. Taking steps to proactively manage your personal information can lessen your chances of being affected.

One way you can strengthen and protect yourself from these types of crimes is by shredding your physical documents. Always be sure to shred documents containing the following types of information: financial, personal, and junk mail. Documents relating to your child, school, or medical information should also be destroyed.

**On Saturday, October 20, 2018, CFE will host a Shred-A-Thon for the Central Florida community.** Members and non-members are welcome to attend. If you have documents that need to be shredded or electronics that need to be recycled, visit our Operations Center (1000 Primera Blvd., Lake Mary, FL 32746) from 10 a.m. to 2 p.m.

Please keep the following in mind:

- Document shredding containers should not weigh more than 35 lbs. or contain foreign objects.
- CFE is unable to accept CRT monitors and tube-style televisions.
- All hard drives in equipment will either be erased or shredded by Orlando Recycles, Inc.

Visit [mycfe.com/shred](http://mycfe.com/shred) for additional details.

# HURRICANE PREPAREDNESS SEASON IS UPON US

The 2017 hurricane season was a busy storm season for Florida, including the impact of major named storms Irma and Maria. After these storms, many Central Floridians experienced the challenges of rebuilding their lives and repairing their homes.

With the damage of last year's hurricanes still fresh in our minds, now is the time to learn from past experience. CFE encourages you to begin taking steps to prepare physically and financially since the 2018 hurricane season officially began on June 1, 2018.

Please consider the following tips:

- **Keep some cash handy.** Financial institutions and ATMs may be inaccessible if there are power outages or curfews. Small bills are always best in such instances.
- **Set aside an emergency-only credit card.** If possible, designate one credit card for emergency use only. It should have enough available credit to accommodate purchases of food and supplies for a week or more. Making purchases on a credit card will help you document disaster-related expenses.
- **Set aside money in an emergency fund.** This can be difficult to do on a tight budget, but can be well worth the effort. Start by saving a few extra dollars each week and spread out supply shopping to avoid a one-time large expense. Keep your emergency funds in a safe, easily accessible account.
- **Check your insurance coverage.** Whether you're a homeowner or renter, contact your agent or landlord to ensure you're adequately covered and understand exclusions. Don't forget coverage for your car and

remember that standard homeowner's insurance policies do not cover flood insurance. Adding flood insurance to an existing policy or acquiring separate flood insurance may result in black-out periods or may require 30 days to take effect.

- **Flood-proof important papers.** Place photocopies of important documents in a plastic bag and double wrap them to protect against water damage. You could also upload digital copies of important documents to the cloud.
- **Get your benefits electronically.** A disaster can disrupt mail service for days or weeks. If you depend on Social Security or other regular benefits, switching to electronic payments is a simple, significant way to protect yourself financially before disaster strikes.
- **Consider the costs associated with disasters.** Insurance deductibles and evacuation costs can be expensive. Plan ahead for those costs. Anticipate initial out-of-pocket disaster expenses for lodging, food, gas, and more.
- **Download FEMA's Emergency Financial First Aid Kit.** Visit [ready.gov/financial-preparedness](http://ready.gov/financial-preparedness). The kit is a flexible tool designed to help you collect and secure the documentation you would need to get on the road to recovery without unnecessary delays.

Take the time now to identify, collect, and update your personal and financial records and documents. It will help you be prepared ahead of a natural disaster and better prepare you for the aftermath of a major storm.

Federally insured by NCUA  Equal Housing Lender

## CONTACT US

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Facebook: [facebook.com/mycfe](https://facebook.com/mycfe)  
Fax.....407-333-7920 Twitter: [twitter.com/mycfe](https://twitter.com/mycfe)  
TDY.....711 Instagram: [instagram.com/mycfe](https://instagram.com/mycfe)

## WRITE US

CFE Federal Credit Union  
P.O. Box 958471  
Lake Mary, FL 32795-8471

To contact a Director or Committee Member:  
P. O. Box 951504  
Lake Mary, FL 32795-1504

### Board of Directors

Mary Lynn Williams, Chair  
Errol L. Greene, 1st Vice Chairman  
Richard L. Collins, 2nd Vice Chairman  
Janet E. Bush, Secretary  
Michael E. Angel, Treasurer  
Lawrence H. Golub, Director  
Dale C. Kelly, Director  
Naval Modani, Director  
Ronald J. Person, Director

### President & CEO

Kevin S. Miller

### Supervisory Committee

Marie Wishau, Chair  
Cary D'Ortona  
Ketsia Nortelus  
Kimberly Davis Marten  
Brenda Jackson

## HOLIDAY CLOSINGS

**INDEPENDENCE DAY**  
Wednesday, July 4, 2018

**LABOR DAY**  
Monday, September 3, 2018

**COLUMBUS DAY**  
Monday, October 8, 2018