

Here's an offer you can fall for

2.59%APY*

10-month fixed-maturity term share certificate



LET YOUR MONEY WORK FOR YOU WITH A 10-MONTH CFE TERM SHARE CERTIFICATE

From October 15 to December 15, 2018, earn a highly competitive 2.59% APY when you deposit a minimum of \$1,000 in a CFE 10-month fixed-maturity term share certificate.* To qualify for this promotional APY, money deposited in the certificate must be new funds not currently on deposit in another CFE account.

- **2.59% APY* for 10 months**
- **Certificate auto renews for a 12-month term after promotional period**
- **Personal and business accounts qualify**

The benefits of a term share certificate are the same as those of a certificate of deposit. Secure your funds in a highly stable, guaranteed-rate term share certificate while making plans for near term use of your principle and interest earned.

To open a term share certificate, visit mycfe.com for your nearest branch location or call the Contact Center at 407-896-9411 or 800-771-9411 outside Orlando.

*Annual Percentage Yield. Certain restrictions apply. Promotion available for a limited time only from October 15 – December 15, 2018. Offer subject to end or change at any time without notice. Minimum deposit to open this special 10-month Term Share Certificate is \$1,000. Penalty applies for early withdrawal. Fees can reduce earnings on the account. CFE membership requirements apply. Personal and business accounts qualify for this offer. The Term Share Certificate can be opened in a CFE branch or by calling the Contact Center. Dividends are not compounded and are paid at maturity. The Term Share Certificate will auto renew for a 12-month term.

EARN A \$50 VISA® E-GIFT CARD WHEN REFERRING MEMBERS¹

As a member of CFE Federal Credit Union, you're in a great position to reward yourself with some extra funds this holiday season.

From October 1 to December 31, 2018, you can earn a \$50.00 Visa e-Gift Card for each new CFE member you refer who also opens a CFE Savings account, a CFE Checking account, and signs up for direct deposit (\$500.00 minimum/per calendar month).²

Some additional features of this referral promotion include:

- There is no limit to the amount of e-gift cards you can earn
- Member and referrals must be at least 18 years old to participate in this promotion
- New member referrals are eligible to join the program after signing up for CFE membership

Start referring and earning your \$50.00 Visa e-Gift Cards today!³ To learn more about CFE's 2018 Member Referral Program, visit mycfe.com/referral.

¹A successful referral and \$50.00 Visa® e-Gift Card reward is contingent upon the new member (referral) opening a CFE Savings account, CFE Checking account, and establishing direct deposit with CFE for a minimum of \$500.00 per calendar month by December 31, 2018. ²Must be 18 years of age or older to participate. CFE staff, management, and board of directors are ineligible to receive referral awards. A valid working email address is necessary to collect your \$50.00 Visa e-Gift Card. No other method of receiving \$50.00 Visa e-Gift Cards is available for this promotion. The email address provided during registration by the member and the referral must match the email address on file with CFE to ensure delivery of \$50.00 Visa e-Gift Card. ³e-Gift cards will only be awarded to current member (referrer) and new member (referral) after successful membership referral conditions are met. \$50.00 Visa e-Gift Cards will be distributed via email only on November 15, 2018, December 14, 2018, January 15, 2019, and February 15, 2019. Participants' CFE accounts must be in good standing to receive e-gift card reward.



THE PERFECT CARD FOR THE PERFECT SEASON

With the 2018 UCF football season already underway and going strong, CFE's UCF National Champion debit card is a great way to show your support for the only nationally undefeated NCAA 2017 championship team – Central Florida's own UCF Knights!

This limited edition debit card is now available at all CFE branches.¹

- With every purchase made with the card, CFE will donate a portion of the proceeds to UCF Athletics.
- EMV chip security
- Visa® Zero Liability Protection²

To get your UCF National Champion debit card, speak with a CFE branch representative or visit mycfe.com/UCF.

CFE is proud to be the official financial institution of the UCF Knights.

¹Certain restrictions apply. The UCF Championship debit card is available until December 21, 2018 or until further notice. Membership requirements apply. Contact us for details. ²You may not be liable for the unauthorized use of your Visa debit card unless we reasonably determine, based on substantial evidence, that you were negligent or fraudulent in the handling of the account or the Card, in which case we may increase the limit of your liability. If you believe that your card has been lost, stolen, or an unauthorized use has occurred, notify CFE Federal Credit Union immediately. Visa Zero Liability policy does not apply to ATM transactions outside of the U.S., Personal Identification Number (PIN) or other transactions not processed by Visa.

SHOW YOUR SCHOOL PRIDE IN STYLE WITH A CFE SCHOOL SPIRIT DEBIT CARD

High school pride is a special kind and now you can display your own CFE School Spirit debit card from CFE whenever and wherever you make everyday purchases.*

Whether you're a supporter of the Boone Braves, St. Cloud Bulldogs, or any other public high school located in Orange, Osceola, or Seminole County, you can now choose the CFE School Spirit debit card that donates \$.03 per transaction to your school district of choice.

Each time you use your CFE School Spirit debit card to make a purchase, you're improving the quality of education available to students in Central Florida classrooms. And that is something to be proud of!

Get Your Card Today

- CFE will donate \$.03 per transaction to the school district associated with your card
- Whether you swipe, sign, insert or enter your PIN, you'll earn donations for your school district
- The more you use your CFE School Spirit debit card, the more money you raise to support education in your school district

To get your CFE School Spirit debit card, visit your nearest branch or call the Contact Center at 407-896-9411 or 800-771-9411 outside Orlando.

*Debit card images subject to change. CFE Savings or CFE Checking account necessary to obtain CFE School Spirit debit card.



PROTECT YOURSELF WITH THESE FIVE DEBIT CARD USAGE TIPS

Debit cards are a convenient financial method-of-payment that CFE offers in a wide variety of design choices to match your personal style. While debit cards are very popular and provide easy access to funds for everyday purchases, they are also susceptible to fraud and sometimes just aren't the best method of payment to consider.

Here's a list of some 'no-no's' to consider when it comes to using your CFE debit card.

1. Online Shopping Habits

Shopping online for everything from dog food to your niece's upcoming sixth birthday party has become a common and convenient method to make necessary, everyday purchases. However, when using a debit card online for such purchases, a debit card holder can invite potential trouble. Since the debit card is linked directly to a checking account, any card numbers that are intercepted by financial fraudsters will link directly to your checking funds.

Thankfully, the Federal Reserve's Regulation E covers debit card transfers. As long as the cardholder notifies the credit union within two days of discovering that the card or card number has been stolen, a consumer's liability for fraudulent purchases is capped at \$50.00.

While Regulation E may protect consumers financially, the hassle of filling out necessary paperwork to get the appropriate amount of money put back into your account might make you think twice before using your debit card online.

2. Recurring Payments

Recurring payments are the set-it and forget-it approach to using debit cards. When used appropriately, recurring payments can create a convenient method of paying monthly subscription services without the hassle of remembering that the monthly payment is upcoming.

However, those subscription charges sometimes become unwanted charges that continue to be assessed despite repeated attempts to cancel their recurrence. Think "gym membership". When that's the case, it's best to consider using your CFE credit card to make those recurring payments. In the event the subscription isn't cancelled, it's easier to have a charge removed from your credit card than cash returned from one retail merchant to your credit union account.

3. The New Customer Experience

If you're a first-time customer in a store, consider skipping the use of your debit card the first couple of times you buy. Before you hand over a card that links to your checking account, why not get a feel for how the business is run, how you're treated, and the quality of the merchandise?

4. Big Ticket Dispute Resolution Scenarios

If you're looking to purchase a new washer and dryer for your new home or perhaps even a car, debit cards are usually not the way to go. Why? Well, beyond the obvious reason that most people don't have huge surpluses of cash to use toward large purchases, a debit card provides you with fewer consumer purchase dispute protections. Furthermore, some credit card benefits include extended warranties. And in some situations, such as renting a car, some credit cards also offer additional insurance in case of an accident.

5. Pay-at-the-Pump Gas Stations and Suspicious ATMs

Criminals are getting better at disguising skimmers and making them harder to detect in places such as gas station self-service pumps. Unsuspecting consumers are often unaware their information has been compromised until it's too late and larger amounts of money have been fraudulently used.

ATM skimming is on the rise and until payment systems are mandated to be EMV compliant in October 2020, ATM skimmer fraud will remain a threat. For now, always inspect the machine or card reader the next time you use an ATM or self-checkout lane.

By avoiding your debit cards' use in certain payment situations and physical locations, you can manage these unwarranted risks and potentially avoid unfortunate – and fraudulent – use of your CFE debit card. In today's world, a better informed debit card holder makes more intelligent and more secure payment method decisions.

PREMIER CREDIT CARDS HOLIDAY SHOPPING



If you have yet to apply for a CFE Premier credit card, now is a great time to do so. Holiday shoppers that reach for CFE's Premier Rewards or Premier Cash credit card are rewarded with additional CURewards points or a cash rebate. You can even transfer your balance to the Premier credit card!¹

Consider the following special introductory offers:

Premier Cash Offer - Make \$500 or more in purchases during the first three months from account opening to receive a \$100 cash rebate.

Premier Rewards Offer - Make \$1,000 or more in purchases during the first three months from account opening to receive 10,000 bonus points.

Visit mycfe.com and apply today to begin enjoying Premier credit card privileges and special introductory offers this holiday season.²

¹Balances cannot be transferred from any other CFE loan. ²Minimum credit line of \$5,000 required to receive a CFE Premier credit card.

Earn the following with the Premier Cash credit card:

- 3% on gas
- 2% on groceries
- 1% on everything else

Earn the following with the Premier Rewards credit card:

- 5 points per \$1 spent on special categories
- 3 points per \$1 spent on travel
- 2 points per \$1 spent on gas & groceries
- 1 point per \$1 spent on everything else

Standard benefits for both cards include:

- Free fraud monitoring
- Signature Concierge and Perks
- Cell Phone Protection
- Cardholder Inquiry Service
- Roadside Dispatch Assistance
- Auto Rental Collision Damage
- Improved Redemption Options

CFE TEAMS UP WITH ORLANDO SPORTS FOUNDATION TO TACKLE BREAST CANCER IN CURE BOWL ALL-STARS GAME

Did you know that every two minutes a person in the U.S. is diagnosed with breast cancer? It seems like everyone knows someone who has been affected by this disease. It's now clear there's never been a better time than right now to support research efforts and find the cure for breast cancer.

CFE is proud to announce that the Orlando Sports Foundation recently named CFE as the title sponsor of the organization's second annual AutoNation Cure Bowl All-Stars event.

The All-Stars game will take place on Tuesday, December 11 at 7 p.m. on Winter Park's Showalter Field. Tickets for the event are \$5.00 at the gate - but entry is free with a donation of a children's holiday gift for the coaches' Toy Drive Challenge.

The high school football game features players, marching band members, cheerleaders, and trainer aides from their respective schools in Seminole and Orange Counties. Up to 300 students from over 40 high schools are expected to participate. **We hope to see you there.**

Following the All-Stars Game, the AutoNation Cure Bowl will be held on Saturday, December 15, 2018. Since its inception in 2015, the Orlando-based charity football game held annually at Camping World Stadium has raised over \$3.55 million for breast cancer research. Much of that research takes place here at the



University of Central Florida. And with a national spotlight being broadcast by CBS Sports Network, the game takes on an even more important role in Central Florida.

For more information on the Auto Nation Cure Bowl and Cure Bowl All-Stars Game, visit www.curebowl.com.



FOUR UNEXPECTED CREDIT CARD BENEFITS YOU MIGHT BE MISSING

Are you hesitant about applying for a credit card? If so, you're not alone. Many of our members have had bad experiences in the past with hidden fees and unscrupulous lenders.

However, if you don't have a card, you might be missing out on some credit card benefits that could help you get your finances in order. With that in mind, here are 4 unexpected benefits of using a credit card.

1. Disputing a Payment

If you pay for a product or service in cash and end up being dissatisfied, your only recourse is to try to return the product or get a refund. But what happens if the person responsible for the problem refuses to take responsibility? If you can't afford to take them to court, you'll be out the money.

When you pay with a credit card, you can dispute any charge. The financial institution will investigate the claim and, if they find it to be legitimate, they'll issue a chargeback.

The chargeback credits the disputed amount to your credit card. Then, the financial institution who issued the card goes after the person or company responsible for the disputed payment.

In other words, paying with a credit card offers you some peace of mind when you pay for something. In the event something goes wrong, you can dispute the charge. There may be some limitations depending on the card issuer's policies, but provided you follow them, you should be able to get your money back.

2. Extended Warranties

Some manufacturers offer a lifetime warranty on the products they sell, but most offer limited warranties. What you may not know is that some credit cards offer extended warranties to cardholders.

The specifics vary from card to card, but in some cases, the credit card issuer will offer an additional 12 months' warranty at no charge to the cardholder.

As you might expect, there are some limitations. For example, you won't qualify for an extended warranty for a product that doesn't come with a manufacturer's warranty. Likewise, you'll

have to file your claim soon after the product breaks, usually within 30 or 60 days.

Extended warranty protection offers consumers a safety net for big purchases.

3. Travel and Emergency Services

If you travel frequently, then paying with a credit card can have significant benefits, especially in emergency situations. For example, picture yourself having a legal, medical, or transportation crisis in the middle of a foreign country. Scary, right? With the help of the Benefit Administrator, you can be assisted to the appropriate local emergency resource even while traveling.

Likewise, some credit card issuers offer replacement ticket and lost luggage assistance, which can benefit you in the event of an emergency.

You should also keep in mind that some credit cards offer roadside assistance and automobile rental accident insurance if you're traveling by car.

With this benefit, in the event of an accident, you can be reimbursed up to the original value of the car when first manufactured. Taking into account that cars depreciate in value over time, this can become paramount as damages can exceed reimbursements many times.

With roadside assistance services these issuers can send emergency vehicles to your location, transporting you home or to the nearest medical facility. They will even make arrangements to get your young children home and keep an open line of communication between families and those hurt if the situation was an emergency.

4. Cellular Telephone Protection

One of the most overlooked and surprising benefits that some credit card issuers provide is cell phone protection. In situations where you weren't anticipating to have to deal with phone problems or loss of one, this can be an incredible benefit to have in your back pocket.

This supplemental coverage can reimburse you in the case that your phone is damaged or stolen and is a great resource when your other forms of insurance don't cover, or fully cover, this expense. Some manufacturers, as well, can cover your next two additional lines, so if a secondary phone owner on your account has the problem, you can cover them as well.

The specifics of how you're reimbursed can vary from each credit card but some will provide a \$250.00 excess of a \$50.00 deductible or provide you a replacement cell phone of a similar quality and retail price.

Phone companies can charge hundreds of dollars for stolen or damaged phones, situations where the loss of the property wasn't your fault. When this is the case, going through your credit card can be a lifesaver to your bank account.

Paying with a credit card can be a very good thing in some situations. If you get a card that features any of these hidden benefits, it's worth using it to take advantage of the protections offered.

Click here to apply for one of our CFE credit cards to get started.



EVENTS & FINANCIAL EDUCATION

OUR POPULAR ESTATE PLANNING SEMINAR IS BACK

Estate planning is an important process for anyone who wants to ensure their finances are in order for their heirs. Please join us for a free estate planning seminar to be held on Wednesday, October 17, 2018.

Estate Planning Seminar

Ronald Blocker Educational Leadership Center

445 W. Amelia St., Orlando, FL 32801

Wednesday, October 17, 2018

6:30 p.m. to 7:30 p.m.

The Law Offices of Mary W. Kaplan will be providing CFE members with valuable information concerning wills, powers of attorney, trusts, and a set of practical first steps to begin the process of estate planning.

Space is limited. Reserve your spot at mycfe.com/EstatePlanning.

GETTING READY TO RETIRE? JOIN US FOR A MEMBERSTM FINANCIAL SERVICES SEMINAR

Begin planning today for your retirement. MEMBERS Financial Services will host a no-cost, no-obligation seminar designed to help you understand the amount of income you will need for retirement and how to position your assets to provide that income.*

Lake Mary Branch

1000 Primera Blvd.

Lake Mary, FL 32746

Thursday, November 15, 2018

6:00 p.m. – 7:00 p.m.

Space is limited. Reserve your spot today for this seminar by calling Lorna Bell at 407-228-7600 or emailing lorna.bell@cunamutual.com.

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Representative does not specialize in Social Security issues. For questions about your Social Security benefits, contact your local Social Security office. Representative is neither a tax advisor nor attorney. For information regarding your specific tax situation, please consult a tax professional. For legal questions consult your attorney.

FUN BUCKS

On Saturday, September 29, 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.



WEBINAR: UNDERSTANDING CREDIT AS A COLLEGE STUDENT

Learn practical tips and tricks for managing your credit and building a good credit history, with a special focus on topics relevant to college students like student loans, spending habits, and saving for post-graduation.

Wednesday, November 7, 2018

5:30 p.m. – 6:30 p.m.

Visit mycfe.com/webinar to register today.

JOIN US FOR OUR UPCOMING SHRED-A-THON EVENT

If you have documents that need to be shredded or electronics that needed to be recycled, visit our Operations Center (1000 Primera Blvd., Lake Mary, FL 32746) on Saturday, October 20, 2018 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 for additional details.

SKIP YOUR LOAN PAYMENT WITH CFE'S SKIP-A-PAY

The holiday season is an expensive one so why not free up some cash with CFE's Skip-A-Pay? When you choose to use CFE's Skip-A-Pay option, you're able to skip a payment on select loans during the entire year. You are able to skip one month of payment for one loan per calendar year. The months of December 2018 and January 2019 are two great months to consider using CFE's Skip-A-Pay.¹

Skip-A-Pay is available to members with:

- Auto loans²
- Personal loans
- RV, boat, and motorcycle loans
- Signature loans

Be sure to stop by one of the branches or visit mycfe.com to obtain a Skip-A-Pay form. To submit the form, simply drop it off at any CFE branch or call the Contact Center at 407-896-9411 or 800-771-9411 outside Orlando.

¹All CFE loans must be current with no collection action pending. Your account must not be overdrawn, and you must have sufficient funds to cover the \$15 application fee. Other restrictions may apply. All other payment terms of your loan agreement will remain in full force and effect. Skipping a payment will extend the term of your loan and interest will continue to accrue. ²For auto loan payments, please check with your GAP protection carrier to determine how Skip-A-Pay may affect your coverage.

CONTACT US

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Toll-Free Number.....800-771-9411 Website: mycfe.com
Fax.....407-333-7920 facebook.com/mycfe
TDY.....711 twitter.com/mycfe
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

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HOLIDAY CLOSINGS

COLUMBUS DAY

Monday, October 8, 2018

VETERANS' DAY (OBSERVED)

Monday, November 12, 2018

THANKSGIVING DAY

Thursday, November 22, 2018

CHRISTMAS DAY

Tuesday, December 25, 2018

NEW YEAR'S DAY

Tuesday, January 1, 2019