



CFCU in the Community

CFCU feels strongly about giving back to the community through scholarships and other forms of involvement, including:

- Chaffey Administrative Leadership Association
- Chaffey College Foundation
- Highlander Education Foundation
- Etiwanda Excellence in Education
- Montclair Kiwanis
- Baldyview ROP Foundation
- Rowland FORUS Foundation

CFCU Champions Education

Chaffey participated as a co-sponsor of the 4th Annual E3 Foundation Family Fun Run at Grapeland Elementary on April 25. The event raised over \$13,000 for the Etiwanda Excellence in Education Foundation, which is dedicated to enhancing education for all students in the Etiwanda School District.

Annual Privacy Notice

CFCU's privacy notice is included in your quarterly paper statement or online with your eStatement. We're committed to diligently protecting our members' privacy.



eServices Deliver Financial Freedom

CFCU helps you harness the power of the Web to save time and money! Our many eServices offer the best in online financial management and communications:

- eStatements – Available online for 24 months
- FREE Home Banking and ePay bill payer – Get up-to-the-minute account balances and history, pay bills and more.
- eAlerts – Receive emails based on the types of eAlerts you choose.
- Audio Teller – For balances, transfers, loan payments and more—24/7.
- Direct Deposit or Payroll Deduction – It's safe, it's efficient and it's FREE! Set up direct deposit for any of your recurring monthly checks.
- ACH Payments – Schedule automatic loan payments from any account at any financial institution directly to your CFCU loan accounts.
- Automatic debit of loan payments or transfers to your savings accounts.
- View your tax information online for up to 36 months.

If you're not doing all your banking with CFCU, now is the time!

CFCU Teaches Kids Economic Independence

Teaching youth solid financial skills is more crucial than ever in these uncertain times. CFCU offers programs to educate kids and teens on how to save and manage money wisely.

Ages 11 and under – Kirby Kangaroo Club accounts come with dividends and a passbook, so kids can easily watch their money grow! With each deposit kids get a prize! For details, visit www.chaffey.com.

Ages 12 to 17 – CU Succeed is especially for teens with these benefits:

- With every deposit, teens receive a chance to win a monthly gift card raffle*
- Access to the CU Succeed interactive Website which keep teens up-to-date on all things financial. Visit www.chaffey.com

Visit one of our branches today to lay the groundwork for future financial freedom.

**Contact CFCU for complete rules.*



CFCU ATM Locations

- Chaffey College Cafeteria
- Chaffey College Admin. Bldg.
- Pomona Valley Hospital
- Willow Adult School in La Puente
- Ontario Public Library
- CFCU Ontario Branch
- CFCU Walnut Branch
- CFCU Rancho Cucamonga Branch

Holidays

CFCU will be closed on the following holidays:

Independence Day

Saturday, July 4

Labor Day

Saturday, September 5
Monday, September 7

How to Reach Us

Ontario

410 N. Lemon Ave.
Also open Saturdays 9 am - 1 pm
ATM on site.

La Puente

210 N. First St.
Also open Saturdays 9 am - 1 pm

Walnut

20265 Valley Blvd., Ste. S
Non-cash branch. ATM on site.

Rancho Cucamonga

9679 Baseline Rd.
Non-cash branch. ATM on site.

Visit our Website for branch hours of operation.

Phone: (909) 986-4552 or
(626) 968-9329

Website: www.chaffey.com

Email: chaffeymail@chaffey.com



We Do Business in Accordance With the Federal Fair Housing Law and the Equal Credit Opportunity Act.



Information in this newsletter is subject to change. Visit our Website for current rates and information. See CFCU's Truth-in-Savings booklet for important account terms and conditions. All loans subject to credit approval.

FR060904-5581

Take the Retirement Road Test: Do You Have a Red, Yellow or Green Light?

A Message from the MEMBERS Financial Services Program Located at Chaffey Federal Credit Union

Have you taken the time to calculate how much money you'll need to set aside for your retirement? Do you feel confident in how you're investing those dollars you've already saved?

As a valuable member benefit, the MEMBERS Financial Services Program will offer all members of Chaffey Federal Credit Union a complimentary retirement analysis using our Retirement Road Test planning software. This software is designed so that it will only take a few minutes to complete, yet provide you with information that will last a lifetime. The output is straightforward and will rate your current progress with a red, yellow or green traffic light. Whether you're just starting to save or you're getting close to retirement or already living in retirement, this analysis will provide you with solid recommendations to help you achieve your unique vision of retirement.



When it comes to planning your retirement, we understand the importance of a trusted partner. Call Alan Miller, the MEMBERS Financial Services Representative, today at (949) 273-1825 for a no-cost, no-obligation appointment. Or simply stop by the office and you'll receive a Retirement Road Test analysis while you wait. Find out how you can "green light" your retirement savings plans.

*Representatives are registered, securities are sold and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. **Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution.** CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.*



Mechanical Breakdown Insurance Saves the Day

CFCU offers Mechanical Breakdown Insurance (MBI) on used autos for much less than you pay at a dealer. Here's how MBI saved one member thousands:

"Our 2003 Eurovan has 93,000 miles and my husband decided to take it in for servicing. We got a call from the mechanic with news that the engine had a cracked head gasket. The mechanic checked; we were covered 100% for the repair with MBI. We are thankful we had the coverage because the estimate is \$5,000-\$8,000 for the repair. Thank you Chaffey for offering a great package when we took out the car loan with you!"

Linda Armes
Walnut, CA