



# newsnotes

CFCU COMMUNITY CREDIT UNION  
QUARTERLY NEWSLETTER

Fall 2021

## Being a Member Can Be So Rewarding!

### Rewards Credit and Debit Cards

**Did you know you can combine your Reward points?** If you have both a CFCU Transformation Checking Account and a CFCU Rewards Credit Card, you are earning rewards every time you use your debit or credit card.

- **Transformation Checking**  
(1 point for every \$2 spent)
- **Rewards Credit Card**  
(1 point for every \$1 spent)
- **Rewards Elite Credit Card**  
(2 points for every \$1 spent)

Your business can earn rewards too!

- **Business Rewards Checking**  
(1 point for every \$2 spent)
- **Business Rewards Credit Card**  
(2 points for every \$1 spent)

You can register, track, combine, and redeem those rewards through uChoose Rewards at [uChooseRewards.com](http://uChooseRewards.com). If you have not done so already, make sure to register your cards and watch your points accumulate. Then redeem your points for cash back, gift cards, travel or merchandise!



If you don't have a Transformation Checking Account or Rewards Credit Card, you can **apply online at [mycfcu.com](http://mycfcu.com), call us at 800-428-8500, or visit any of our branches.**



Earn an extra **5,000 Rewards Points** for spending \$5,000 between 9/21/21 and 12/31/21!

### LOWER YOUR INTEREST RATE AND EARN REWARDS? GENIUS!

With our Rewards Credit Cards balance transfer promotion<sup>2</sup> of 2.9% APR for the first 18 months and no balance transfer fee.

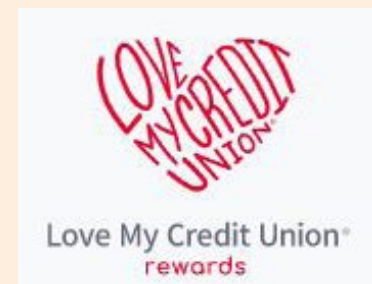
<sup>1</sup>5,000 bonus points awarded to any credit cardholder who spends \$5,000.00 between 9/1/2021 - 12/31/2021. 5,000 Bonus Rewards Points awarded to new Rewards and Rewards Elite cardholders approved 9/1/2021 - 12/31/2021 upon successful uChoose registration. Cardholders must register with uChoose before 12/31/2021 to be eligible for bonus rewards points. After that time, the standard points rate will apply.  
<sup>2</sup> APR=Annual Percentage Rate. APR is variable and subject to change after account opening. 2.90% Promotional APR is valid for 18 months from the time of balance transfer after which the variable rate of 8.49%-15.99% may apply based on your creditworthiness at account opening. Balance transfer must post before 12/31/2021 to qualify for the promotional rate. \$0 Balance Transfer Fee applies to balances transferred before 12/31/2021. After that time, the standard balance transfer fee will apply.  
All credit cards are subject to approval. Federally Insured by NCUA.

## Love My Credit Union

Discounts available to credit union members only!

Love My Credit Union Rewards is special partner program that offers discounts to credit union members. If you haven't signed up already and taken a look at the Love My Credit Union participating company offers, you might be missing out on big savings:

- **Rental Cars** – Save up to 25%
- **Hotels** – Save up to 60%
- **Theme Parks** – Save up to 45%
- **Shows and Events** – Save up to 30%
- **Movie Ticket** – Save up to 55%
- **Ski Resorts** – Save up to 50%
- **Sports and Concert Tickets** – Exclusive savings
- **And more!**



You can learn more about specific Love My Credit Union offers at [www.lovemycreditunion.org](http://www.lovemycreditunion.org)

# LUCKY SAVERS

Boost Your Luck While You Save Some Bucks with CFCU's Lucky Savers

- Lucky Savers is a special 12-month certificate that gives you a chance to win monthly and quarterly cash prizes!
- Prizes range from \$25 all the way up to \$5,000
- All it takes is \$25 to open an account. Then, for every \$25 deposit you make, you'll earn an entry into cash prize drawings.\*

Learn more and open your account today at [mycfcu.com/lucky](http://mycfcu.com/lucky)



\*Up to 10 entries per month. Void where prohibited by law. Official rules and complete list of prizes are available at [mycfcu.com/win](http://mycfcu.com/win). Federally insured by NCUA.



## Sustainable Investing: Doing well while doing good

The landscape of investing is going through a period of dramatic change, and more than ever, investors care what companies do within a community, how they treat employees and the impact they have on the environment. By leveraging an investment approach called Sustainable Investing, you have an opportunity to do well (potentially earn competitive financial returns) while doing good (have a positive social and environmental impact).



Contact CFCU Wealth Management to explore Sustainable Investing opportunities and discover the role you can have as an investor to effect positive change.

An Environmental, Social and Governance (ESG) fund's policy could cause it to perform differently compared to funds that do not have such a policy. The application of social and environmental standards may affect a fund's exposure to certain issuers, industries, sectors, and factors that may impact relative financial performance - positively or negatively - depending on whether such investments are in or out of favor.



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Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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## Holiday Hours

- Monday, October 11th – Closed
- Thursday, November 11th – Closed
- Wednesday, November 24th – Closed at 3pm
- Thursday, November 25th – Closed
- Friday, December 24th – Closed at 3pm
- Saturday, December 25th – Closed
- Friday, December 31st – Closed at 3pm
- Saturday, January 1st - Closed

## Events

**Just because summer is over doesn't mean the fun is!** CFCU game days are coming up (free admission for members and giveaways) at Ithaca College, Cornell University and SUNY Cortland along with other events. Visit our events page, updated regularly, at [mycfcu.com/events](http://mycfcu.com/events) to see what's happening.