

Great Rates. Personal Service.

e•connection



September 2018

Rate Watch

30-Year Fixed-Rate Mortgage vs. Competition

Spectrum Credit Union offers low rates on 30-year fixed-rate mortgages. See how we compare:

30-YEAR FIXED-RATE MORTGAGE COMPARISON¹

INSTITUTION	RATE ²	POINTS	APR ³
Spectrum Credit Union	4.625%	0	4.669%
US Bank	4.875%	0	4.920%
Quicken Home Loans	5.250%	0	5.299%



We come through for our members by consistently offering highly competitive rates! For more information, please stop by your local branch or call us at **510-251-6010** or **888-750-4124**.

¹ Rates are for comparison purposes only. Your actual rate, points, and/or fees may be different.

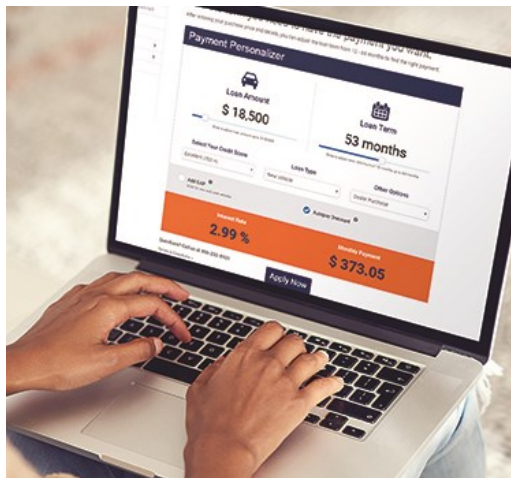
² Rate valid as of 8/15/18. Rates are subject to change at any time. Example: Based on a \$300,000 purchase price with 20% down (\$240,000 loan amount) and a rate of 4.625% (4.669% APR), estimated payment would be \$1,233.93 per month. Payment does not include taxes and insurance. Other restrictions may apply. Rate Source: Informa PLC

³ APR is the Annual Percentage Rate.

Find Your Perfect Loan Term with Our New Auto Payment Personalizer

If you are in the market for an auto loan, our new **Payment Personalizer** can help you calculate the term you need for the payment you want.

The Credit Union offers incredibly flexible auto loan terms from 12 months up to 84 months — and any number of months in between — so you can personalize your loan to get the monthly payment that fits your budget.



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Keep Operating Systems and Other Software Up to Date

The most important reason to keep your operating system and software updated is to have the latest security patches in place.

Cybercriminals are constantly looking for security gaps that they can take advantage of. When legitimate developers learn of these breaches, they work as quickly as possible to issue fixes to protect their users.

To keep your devices as secure as possible, it is important to download those fixes as soon as they are available.



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.



Federally Insured by NCUA

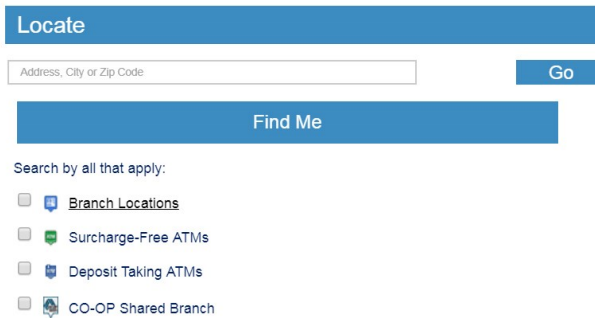


Find Nearby Branches, ATMs, and Shared Branches on Our Website

The Credit Union belongs to a number of networks, giving you surcharge-free access to thousands of ATMs and CO-OP Shared Branches across the country.

You can find the ones closest to you through the ATM and Branch finder on our homepage at spectrumcu.org.

First, enter your location in the address bar, then filter the results by choosing one or more of these options:



Branch Locations – these are the nearby branches owned by the Credit Union. Remember that you can access your accounts at both Spectrum and Chevron Federal Credit Union branded locations.

Surcharge-Free ATMs – these ATMs in the AllPoint, Alliance One, MoneyPass, and CO-OP ATM networks allow surcharge-free withdrawals of cash.

Deposit Taking ATMs – these ATMs can accept deposits just like a Credit Union-owned ATM.

CO-OP Shared Branch – these branches owned by other credit unions accept transactions either in the branch or at their ATMs.

For more information, stop by a branch or give us a call at 510-251-6000 or 800-782-8782.

Find Your Perfect Car Payment with Our New Auto Payment Personalizer

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To use the Payment Personalizer:

- Go to autopayment.spectrumcu.org.
- Enter your purchase price and details.
- Adjust the loan term from 12 - 84 months to find your ideal payment.

Once you've found the term that works for you, submit your loan application to get pre-approved before you go shopping.

Click the **Apply Now** button on the Payment Personalizer page to submit your application online, or give us a call at 510-251-6000 or 800-782-8782 to apply over the phone.



How to Switch to Convenient Online eStatements

Switching from paper statements to eStatements gives you convenient and secure access to your account statements any time of day through Online Banking.

To switch to eStatements:

- Log in to Online Banking
- Click on the "eStatements" tab
- Enter your information and accept the terms
- Click on the "Enroll/Unenroll" link
- Opt out of receiving paper statements

Once you've activated eStatements, you'll receive an email notification each time a new statement is available to view in Online Banking.

You can also view up to 18 months of past statements.

Some other benefits of switching to electronic statements include:

- No waiting on the mail
- The chances of mail theft are virtually eliminated
- Environmental impacts are lessened
- Saves the Credit Union money on printing and postage expenses

If you have any questions or concerns about switching to electronic statements, please stop by a branch or give us a call at 510-251-6000 or 800-782-8782.

Has Your Address Changed Recently? Be Sure to Let Us Know!



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