

Great Rates. Personal Service.

e•connection



March 2017

Rate Watch

Spectrum's 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	4.000%	0	4.016%
Comerica Bank	4.350%	0	4.352%
Citi	4.250%	0	4.303%

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 2/27/17. Rates are subject to change at any time. Example: Based on a \$600,000 purchase price with 20% down (\$480,000 loan amount) and a rate of 4.000% (4.016% APR), estimated payment would be \$2,291.59 per month. Payment does not include taxes and insurance. Other restrictions may apply. Rate Source: bankrate.com

³ APR is the Annual Percentage Rate.

Special 15-Month Share Certificate Available March 1 – 17*

From March 1 – 17,* take advantage of the Credit Union's special 15-Month Share Certificate to grow your savings faster.

- Open with as little as \$500**
- Earn highly competitive monthly dividends
- Available for Traditional or Roth IRAs

1.341% Rate
1.35% APY*

To open your Share Certificate, stop by your branch, click the Open Account link under Additional Services in PC Access, or give us a call at 510-251-6000 or 800-782-8782.

*Annual Percentage Yield, valid as of March 1, 2017, and subject to change at any time. Published rates are available until March 17, 2017, or until the promotional limit of \$100 million is reached, whichever comes first. The 15-month rate is 1.341% and the APY is 1.35%. Dividends are compounded daily and paid monthly. Unless other instructions are received from the member, the 15-month share certificate will rollover into a 12-month share certificate upon maturing. Penalty for early withdrawal. Other conditions may apply.

**Minimum deposit is \$500.

Tips for Setting Strong Passcodes on Mobile Devices



A simple passcode may make accessing your mobile device more convenient for you, but it also makes it easier for thieves to break in if your device is lost or stolen.

A long, random passcode, preferably with letters and numbers, can help protect the personal information on your mobile device.

Avoid using personal numbers or dates such as your phone number or anniversary, simple names, words, or phrases like "password" or "letmein," and patterns such as "123456" or "abcd1234."

One recommended method is to choose random words or phrases that are memorable to you and substitute numbers for some of the letters, mixing in random capitalization (G1ng3rRo0t, for example).

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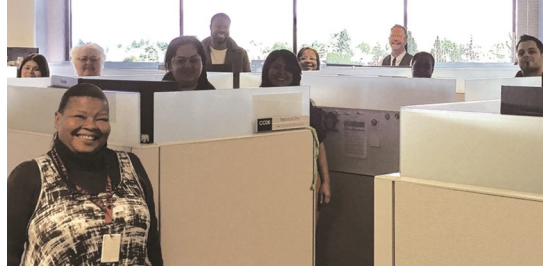


Federally Insured by NCUA



In-House Call Center Staff Expanded, Hours Extended

We are excited to announce changes we have made in our Call Center to improve the service we provide to our members.



Over the past year, we have doubled the number of in-house Call Center staff, enabling us to answer member calls much faster. Calls are now typically answered in well under a minute!

Since no one knows our members better than our own staff, we are also extending the hours serviced by our in-house Call Center staff. In November, we launched an in-house Call Center team to answer calls on Saturdays from 8 a.m. to 4 p.m. Pacific time.

We are also extending weekday hours for our in-house coverage. Starting in late March, in-house Call Center staff will be handling calls on Mondays through Fridays beginning at 5 a.m. Pacific time.

Later in the year we will also be extending our in-house coverage for evening hours (currently our in-house staff answers calls until 6 p.m. Pacific time).

Outside of our in-house hours, we continue to have 24/7 phone service through an external provider that can handle many common member issues. However, our extended in-house coverage will ensure that the vast majority of member calls are serviced by our in-house staff.

Tips for Setting Strong Passcodes on Mobile Devices

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Once you've thought of a strong passcode, here's how to set it up on devices with Apple and Android operating systems.

Apple iOS

- Go to Settings > Touch ID & Passcode. On devices without Touch ID, go to Settings > Passcode.
- Tap Turn Passcode On.
- Enter a complex six-digit code or, better yet, tap Passcode Options to switch to a custom alphanumeric code.
- After you enter your new passcode, you'll need to enter it again to confirm it and activate it.

Android OS 7.0 and Newer

- Open your device's Settings and tap Security under Personal.
- Next to Screen Lock, tap Settings.
- Tap Screen Lock to choose a kind of screen lock. The "Password" option requires four or more letters or numbers and is the most secure, as long as you create a strong password.
- Tap the screen lock option you'd like to use and follow the on-screen instructions.

Sources: apple.com, android.com, support.google.com

David P. Smay Scholarship Essay Applications Being Accepted

Members who are graduating high school seniors 19 years old or younger are encouraged to apply for a David P. Smay Scholarship worth \$1,000 towards college tuition.



This year's scholarship essay topic is, "What do you know now that you wish you knew when you entered high school? Write an encouraging letter to your younger self explaining the challenges of high school and how to face them."

All submissions are due by Monday, May 1, 2017, and winners will be announced no later than Tuesday, May 31, 2017.

Eligibility

To apply, you must be:

- A Credit Union member with all accounts in good standing.
- A graduating high school senior, 19 years of age or younger.

Requirements

- A thoughtful essay with a title (double-spaced, two pages maximum, eleven point font minimum) on the topic above.
- Your transcript(s) reflecting all four years of high school, including any Honors or AP courses, as well as your cumulative, un-weighted GPA on a 4.0 scale.
- A list of your extracurricular and community activities and work history.

For submission instructions, please visit spectrumcu.org/scholarships.

You can also stop by your branch, give us a call at 510-251-6000 or 800-782-8782, or send us an email at scholarships@spectrumcu.org for more information.



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