

Great Rates. Personal Service.

e•connection



August 2017

Rate Watch

Spectrum's 30-Year Jumbo Fixed-Rate Mortgage vs. Competition

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

30-YEAR JUMBO FIXED-RATE MORTGAGE COMPARISON¹

INSTITUTION	RATE ²	POINTS	APR ³
Spectrum Credit Union	3.750%	0	3.763%
Regions Bank	4.250%	0	4.263%
Union Bank	4.125%	0	4.135%

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 7/27/17. 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 3.750% (3.763% APR), estimated payment would be \$2,222.95 per month. Payment does not include taxes and insurance. Other restrictions may apply. Rate Source: bankrate.com

³ APR is the Annual Percentage Rate.

August Membership Drive Offers Referral Rewards Plus Bonus for New Members

Tell your friends and family about the great benefits you enjoy at the Credit Union, and earn \$25 when they join!¹

Plus referrals who join during August can get a Joining Bonus of up to \$50² when they sign up for six free accounts and services.

To learn more, stop by a branch, visit spectrumcu.org, or call 510-251-6000 or 800-782-8782.



August 1 - 31

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Basics to Teach Kids About Cyber Security

Like adults, young people should be familiar with online security practices and how to avoid common scams.

First make sure you are up to date on cyber security yourself and that your family computers are protected by reputable security software. Then consider teaching your kids these four basic online safety tips from the Federal Trade Commission.

Protect Personal Information

Information such as Social Security numbers, account numbers, and passwords should be kept private to help guard against identity thieves.

Be Wary of "Free" Stuff

Free games, ring tones, or other downloads



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Federally Insured by NCUA



ATM and CO-OP Shared Branch Networks Make Getting Cash More Convenient

The Credit Union's membership in four different ATM networks and the CO-OP Shared Branch network makes getting cash more convenient.

ATM Networks

Our participation in the CO-OP, Allpoint, Alliance One, and MoneyPass ATM networks gives you access to 85,000+ ATMs surcharge free.

Look for the following logos to make up to eight fee-free withdrawals a month.* ATMs with the CO-OP logo will even accept deposits.



Many of these network ATMs can be found in popular retailers across the country.



CO-OP Shared Branches

Because of the Credit Union's membership in the CO-OP Shared Branch network, you can also get cash and conduct other financial transactions at 7,200+ other credit unions and self-service devices across the country.

To use a CO-OP Shared Branch, you will need the full name of our Credit Union, your Account Number, and a valid government-issued photo identification, such as a state driver's license or a passport.

If a branch offers CO-OP Shared Branch Express through an ATM or other self-service device, you will need additional information the first time you access it: the Primary Account Holder's Social Security Number or Tax ID Number and the telephone number, ZIP code, and street number associated with your account.

Find nearby network ATMs and CO-OP Shared Branches via spectrumcu.org or our Mobile Banking app, or give us a call at 510-251-6000 or 800-782-8782.

* After eight transactions per month per card, a \$1 fee is charged for each transaction at a non-Spectrum ATM.

Basics to Teach Kids About Cyber Security

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could contain viruses or malware. Advise kids not to download anything unless they trust the source, and show them how to scan a download with security software before they open it.

Use Strong Email Passwords

The longer the password, the harder it is for criminals to crack. Avoid using personal information, common words, or adjacent keys on the keyboard and try to use a mixture of letters, numbers, and symbols.

Don't Fall for Phishing Attempts

Don't reply to text, email, or pop-up messages that ask for personal or financial information or click on any links they contain.

If you get a phishing message, show it to your kids to help them recognize a potential scam.

For more information on protecting kids online, visit consumer.ftc.gov.

Source: consumer.ftc.gov

August Membership Drive Offers Referral Rewards Plus Bonus for New Members

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¹ Referral offer is limited to existing members in good standing only. The referred member must join by December 31, 2017. \$25 will be credited to the referring member's Savings account as a dividend upon opening of new member's account. Other restrictions may apply. Refer a Friend Promo Code 2157.

² Offer is limited to new members only. New members must be eligible for membership and join between August 1 – August 31, 2017. New members must sign up for the following services as described below to qualify for the promotional funds. \$25 will be credited to the member's Savings account as a dividend immediately upon opening Member Savings, Checking, and Debit Card accounts. An additional \$25 will be credited if member signs up for PC Access, eStatements, and Mobile Banking within 30 days of joining. If new member is under age 22, \$25 will be credited to the member's Savings account immediately upon opening Savings and MySavings accounts. MySavings account holders must sign up for eStatements within 60 days of account opening. Member must maintain accounts for one year; otherwise all promotional funds will be forfeited. Dividends earned on Checking account balances of \$500 or more and Savings account balances of \$25 or more are compounded daily and paid monthly. This offer cannot be combined with any other offer or promotion. Other restrictions may apply. Membership Drive Promo Code 2174. MySavings Membership Drive Promo Code 2177.

EVEN LONGER IN-HOUSE CALL CENTER HOURS

Monday – Friday: 5 a.m. – 9 p.m. Pacific Time

Saturday: 8 a.m. – 4 p.m. Pacific Time

Plus 24/7 Assistance with Basic Transactions from Live Reps



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