

2024

HAPPY NEW YEAR



President's Message

We're here to serve you!

2023 has been a year of challenges for the US economy and our members. High interest rates and the desire to spend, after almost two years of Pandemic, reduced savings and kept borrowing strong. In the second half of 2023, inflation has started to ease and interest rates have started to soften as we close out 2023 and enter a new year. The credit union has persevered through these times with record levels of capital and with our focus on taking care of you, our members! Due to our strong liquidity position, we have not had to reach out for additional sources of funds, as so many financial institutions were forced to do in 2023. We are one of the strongest credit unions in the United States and have the strongest level of capital or reserves of any credit union in California above \$500 million in Assets. We are here to serve you!

Happy New Year,
Steve Weakley
President / CEO



75th Annual Meeting

Tuesday, August 6, 2024

Transfer Your Credit Card Balances

Special Balance-Transfer Offer



Bundle up your card balances and save interest with Certified Federal. We can help you take control of your debt this holiday season. Get your balance out of that variable rate card and into one that stays put!

Transfer your balance(s) to 0% APR* for the first 6 months and enjoy a non-variable rate after that. Use it to recover from holiday expenses, travel or to pay off holiday bills!

Transfer today by contacting our Loan Department at 323.859.2250, Option [1].

Visa Cards	Debit Rewards	Variable Rate	% Interest Rate Range ¹	Annual Fee
MORE Rewards Visa	YES	NO	8.9 - 17.9	NO
Apple Card	NO	YES	13.24 - 24.24	\$0
AMEX Blue Cash Preferred	NO	YES	19.24 - 29.99	\$95
B of A Premium Rewards	NO	YES	20.24 - 27.24	\$95
CitiBank Premier	NO	YES	21.24 - 29.24	\$95
Chase Sapphire Preferred	NO	YES	21.49 - 28.49	\$95

Skip-a-Payment

*Offer good through March 31, 2024**

- Vehicle Loan
- Signature Loan
- Recreation Vehicle Loan
- Uniform Loan
- Boat/Motorcycle Loan



¹Rates as of 11/01/23; subject to change without notice. These ranges are cards with a credit rewards program. *APR = Annual Percentage Rate. There is a 3% fee for all balance transfers with a minimum of \$5.00. 0% balance transfer offer is eligible for new and existing CFCEU cardholders, when balances are transferred from other institutions. Limited-time offer and subject to change.

*Skip-a-Payment details: If you have multiple loans, you may defer each loan once, but you may not defer a single loan multiple times. Visa, Home loans and PayDay loans are not eligible. Current loans and account(s) must be in good standing. Interest continues to accrue at the rate applicable to your account. Skip-a-Payment Program may extend your loan term at least one month.

