



## Celebrating a Milestone

Over the past ten years, your credit union has doubled in size and strength; recently surpassing \$800 million in Assets! Thank you for making Certified Federal one of the most sound and financially-secure financial institutions in America! **We are here to serve you!**



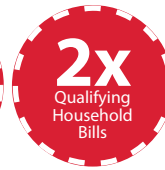
# Visa Scorecard Rewards Program

## Important & Exciting Changes

It's happening again from April 1 to June 30, 2022!

**Earn at least Double MORE Rewards Points**

Earn 3x Points for restaurants and travel, 2x Points for qualifying household bills and 2x for everything else.



2x

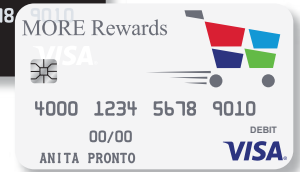
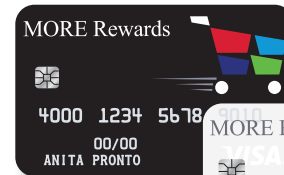


**Instantly Redeem Points for Discounts on Gasoline!**

**Redeem at participating Shell and BP gas stations.**

Redeem 2,000 Scorecard Points for instant \$.50 off per gallon, up to 20 gallons.

**Transfer High-Interest Balances to One of the Best cards in the Market! 0% Interest on transfers for 6 months\***



### Change in Credit Card Reward Points

Our valued members have enjoyed ScoreCard Reward points since 2004. Today, we offer one of the richest and best Reward programs in the industry AND a credit card with no annual fee, a low non-variable rate and cash reward\*\* option. **We are changing our program and will start to expire credit points on May 1, 2023 for points earned before May 1, 2019, but not redeemed. Call us at 323.859.2250, Option [2] for details.**

\* APR = Annual Percentage Rate. 0% APR interest on qualifying balance transfers for 180 days from advance. 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 CFCU cardholders, when balances are transferred from other institutions.

\*\* Cash rewards in the form of gift cards

## Account to Account Transfer (A2A)

### New Feature in Product Suite

**Move Money Fast, Conveniently and Securely**

Transferring money just got easier. In addition to:

- Member to Member (M2M) internal transfer solution
- Person to Person (P2P) funds transfer solution

We have added Account to Account (A2A) funds transfer between financial institutions.

A2A gives you the flexibility to transfer funds to and from checking and savings accounts at nearly every U.S. based financial institution.

Outbound transactions:

- By 3pm (PT) cut-off posts on second business day
- After 3pm (PT) cut-off add one additional business day



## 73rd Annual Meeting

Certified Federal Credit Union

Tuesday, July 26, 2022  
3:30-6:00

3:30 - 5:00: Fun and Food!  
4:00: Business Meeting  
5:00 - 6:00: Prize Drawing

Main Branch: 4455 Arden Drive, El Monte