



MORE Rewards **Holiday *SwipeStakes***

Double Points - October 4, 2020 – December 26, 2020

- **60 chances to win 2,500 Reward Points in Monthly Drawings**
- **Grand Prize – 100,000 Reward Points!**
- **Pay with Visa (10/1/20-11/30/20) for a Chance to Win \$10,000 and the ultimate NFL Gift Box**

Make the most on every purchase with this Winning Combination of Double Points and Potential Prizes.



Four Advantages of a Mortgage Loan with Us

Have you ever tried searching “Get a mortgage” on the Internet? It comes as no surprise that pages and pages come up. Where do you start? Who do you choose?

Your experience getting a home loan still comes down to the people who help you. Finding a company that puts your interests above their own is the key to getting the best mortgage and having the best experience. Below are reasons why you should consider your mortgage at Certified Federal:

- **Easier Loan Approval / Better Service**
- **Low, Competitive Rates**
- **Fewer Fees**
- **More Personalization**

If you are ready to apply or if you just have questions about a home loan, call 323.859.2250, Option [1].





Coming Soon...

Changes to the MORE Rewards Visa

Effective February 1, 2021, we will no longer provide Auto Rental Collision Damage Waiver to our cardholders. However, we are excited to announce the addition of a full-range of identity protection benefits from NortonLifeLock to our Visa cardholders. More details of this great new Visa card benefit will be shared in our January 2021 newsletter.

If you already have a MORE Rewards Visa, you know that it is among the best cards anywhere. If you don't have one yet, apply by texting LOAN to 909.766.6866.



Educational "How-To" Videos

We don't know about you, but when we are confused on how to do something these days, we can usually find a YouTube video showing how. A good "How-To" Video is worth a thousand words.

We have created four (4) short educational "How-To" Videos, each no more than about a minute long, to educate you on technical App features that will help better manage your money.

Video	YouTube Link
How To: Enroll in Mobile Banking	https://youtu.be/7fFFlqHspmc
How To: Remote Check Deposit	https://youtu.be/Jl89dQEpb3Y
How To: Access & Navigate Your Accounts	https://youtu.be/KhiGhBgF26U
How To: Set Up Account Alerts	https://youtu.be/oakMbkuBWuQ

Christmas Club Accounts

For all Members who have been saving for holiday shopping with a Christmas Club Account, your money will be automatically transferred into your checking account on Monday, November 2 (or be accessible through your savings account if you don't have a checking account). If you'd prefer a paper check, just give us a call by Monday, October 26.

Don't have a Christmas Club Account?
Open one today and start saving for next year's holiday season!

