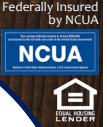




CLFCU Newsletter



Connect with us on social media: Facebook, Twitter, Instagram, & LinkedIn

You asked... We delivered... BILL PAY now at CLFCU!

Tired of writing checks and rushing to get payments out in the mail? Stop the hassle! With CLFCU's new Bill Pay, you can set up one time or recurring bill payments, Pay a Person (P2P), securely store images and PDF files in your Document Vault, and more. And best of all... it's all FREE!

PAYMENTS

If you already have CLFCU Online Banking, then Bill Pay is ready and waiting for you when you login! To get started, simply choose the Pay Bills tab on the top of the screen and then click on Add Payee. From there you can search for a payee by name, select one of the listed payees, or manually add a payee. Just follow the steps on the screen to enter the information from your bill, and you're all set. Want to save some time? Click on the I want to... drop down box and choose Pay with Picture to upload a photo of your bill. This will automatically fill in the payee information for you! Check out these awesome features:

- One time or recurring bill payment options
- A ⚡ signifies an electronic payment;
- A ✉ signifies a paper check will be mailed
- Checks are issued with your name and account number
- Images of checks available instantly
- Checks are mailed out of Fort Wayne and are trackable
- Use Pay with Picture to upload bill or invoice details automatically
- Overnight your payment (fees apply)
- View recent and past payments
- Available with CLFCU Home and Mobile Banking versions
- And so much more!

PAY A PERSON

Ever owe a friend or family member some money but never seem to have cash? Maybe you need to pay them back for tickets to the big game, or they picked up the tab for a meal, or perhaps they sold you a piece of furniture. No matter the reason, with Pay a Person (P2P), you can quickly and easily send them money! There's no need to disclose any banking information... all you need is their cell phone number or email address! Once you enter the transaction information, you will choose a secret word that they will use to unlock the transfer. They'll enter the secret word and their debit card number, and the money will instantly be credited to their account... no matter where they bank.

DOCUMENT VAULT

Bill Pay's Document Vault is a secure place to store documents and photos... even if they have nothing to do with your bills! Upload insurance policies or take pics of receipts... It's like your own personal electronic filing cabinet! Not only is everything stored in a safe place, but the text within the images is searchable which makes it easy to maneuver through your saved files. Try it out!

Sound great but don't have a CLFCU Online Banking account? It's the perfect time to enroll! Along with Bill Pay, you can get FREE eStatements, transfer funds at home or from your mobile device, set alerts, and more! Just head over to www.CommunityLinkFCU.com and choose Online Banking to get started. Need help? Stop by or give us a call at (260) 356-6220.

Please note: You must have a CLFCU checking account in order to use Bill Pay. Transaction and dollar limits apply. P2P transfers to Chase debit cards and the debits from your account are not instantaneous. Bill Pay cut-off time is 3pm.

Financial Update 8/31/2018

Assets: \$21,737,116
 Shares: \$19,042,981
 Loans: \$15,877,832
 Equity: \$2,800,848
 Capital/
 Assets: 12.77%

Calendar

- 10/1 - Annual Silent Auction for Breast Cancer Awareness Month
- 10/31 Halloween
- 10/8 Columbus Day - Closed
- 11/4 Daylight Saving Time Ends
- 11/11 Veterans Day
- 11/12 Veterans Day Observed - Closed
- 11/22 Thanksgiving Day - Closed
- 12/21 First Day of Winter
- 12/24 Christmas Eve - Close at Noon
- 12/25 Christmas Day - Closed
- 12/31 New Year's Eve - Close at Noon
- 1/1/19 New Year's Day - Closed

CLFCU Hours

Lobby

Mon - Thur 8:30^{am} - 5:00^{pm}
 Friday 8:00^{am} - 5:00^{pm}
 Saturday By appointment only

Drive Thru

Mon - Thur 8:30^{am} - 5:00^{pm}
 Friday 8:00^{am} - 5:30^{pm}
 Saturday 9:00^{am} - 12:00^{pm}

325 Etna Avenue
 Huntington, IN 46750

T: (260) 356.6220 | F: (260) 356.6337
www.communitylinkfcu.com
ccu@communitylinkfcu.com
 Audio Response Teller: (260) 359.2090



WE WANT TO
HEAR FROM
you.

Do you have a CLFCU testimonial? Whether it's a personal story or a brief comment about your experience with us, we want to hear from you!

(1) Enter the web address below into your browser, (2) look for the revolving ad on the homepage of our website and follow the link, or (3) stop by the credit union for a form, and tell us why you choose to bank with Community Link FCU!

<https://www.surveymonkey.com/r/NKV9V8N>



Kidz Club Christmas Party

**Attention parents of
Treasure Box and Gen Y
Kidz Club members:**

Be sure to watch for Christmas Party information in the upcoming Kids' newsletters!



Federally Insured
by NCUA  

Breast Cancer Awareness Month



It's time for our annual Breast Cancer Awareness Month Silent Auction! Each October we hold a silent auction in our lobby to benefit local residents who are fighting cancer. Once again, area businesses have generously donated products, services, and gift certificates to our auction!

To place your bids, stop by our lobby during business hours now through October 31st. Bidding is open to the public. All proceeds from this fundraiser will be donated to Cancer Services of Huntington County.

For a complete listing of donors and items up for bid, check out our Facebook page at: www.facebook.com/communitylinkfcu



BEWARE OF VISHING SCAMS

Vishing scams are leading to debit card fraud in Indiana, Kentucky, Ohio, and Virginia. Fraudsters are posing as employees of credit unions' fraud or security departments. They're using spoof phone numbers to make it appear that their calls originate from credit unions and are requesting information off of members' debit cards over the phone. They then use this information to change PINs on the cards and use counterfeit cards to make ATM withdrawals as well as purchases at Wal-Mart in Florida and Georgia.

REMEMBER, CLFCU nor our fraud department will ever call you and ask you

for your personal information over the phone! If you receive a phone call that looks like it's coming from the credit union, and the person on the line is asking for your personal information, (1) DO NOT provide any information, (2) end the call, and (3) call the credit union directly at (260) 356-6220.

Unless you initiated the call and know **for sure** you are talking to a credit union employee, NEVER give out any information, including your account number, social security number, and your card's PIN, CVV, or expiration date.

"Vishing" refers to phone-based phishing where fraudsters use the telephone in an attempt to scam people into giving out private information used for identity theft.

Don't let seasonal expenses like furnace repairs, shopping, and get-togethers sneak up on you...

Be prepared with

Winter Skip-a-Pay

Qualified borrowers may choose to skip their November 2018, December 2018, or January 2019 CLFCU consumer loan payment(s) for a processing fee of \$35 per loan. Some restrictions apply. Excludes real estate secured loans, credit cards, and past due accounts. See enclosed form for details.

Membership

Membership Fee	NA
Closed Membership Fee (If closed w/in 6 months after mem. opened)	\$5.00
Account Re-Open Fee	\$20.00

Share Account

Dormant Account Fee (Two years of inactivity)	\$3.00
Christmas Club Early w/d (January 1-Sept 30)	\$5.00
Below Minimum Balance Fee (No Min Balance Required)	NA
ACH Returned Item	\$29.00

Basic Share Draft

Below Minimum Balance Fee (No Min Balance Required)	NA
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E-Checking

	<u>Monthly Service Fee</u>
Monthly Service Charge (Based on Total Relationship)	\$0.00
Relationship Balance	\$2,500.00 and Over
	\$1,000.00 to \$2,499.99
	\$0.00 to \$999.99
Relationship balance includes all share accounts, club accounts, Certificate accounts, IRA's and loan accounts. Excludes credit card accounts.	

Share Draft Fees

NSF Per Item	\$29.00
Honor Fee/Courtesy Pay Fee	\$32.00
Stop Payment	\$20.00
Inactive Account (One year of inactivity)	\$2.00
Draft Copy	\$5.00
Overdraft Transfer from Savings	\$3.00
Overdraft from LOC	NA
Checks: Varies with style/quantity	
Check Order by Telephone	\$5.00
	• CCU@communitylinkfcu.com
	• 1-888-784-5296
	• At CU

Health Savings

Set-up Fee	\$10.00
Early Closing (within 24 mos.)	\$20.00

Service Fees

Acct Reconciliation	\$10.00/hr
Ach Origination	\$5.00
Ach Stop Pay/Revoke	\$20.00
Statement Copy	\$5.00
Verification of Deposit	\$5.00
Returned Mail	\$5.00
Returned Item: personal	\$15.00
Returned Item: non-personal	\$15.00
Telephone Transfer/Inquiry Fee	\$2.00
Mailed Statements	\$5.00
Notary (free w/ e-checking)	\$5.00
Notary -Non Member	\$5.00

Money Management Savings

Early Closing (w/in 6 months)	\$25.00
Excessive Withdrawals (One free withdraw per quarter)	\$10.00

Certificate Account

Early Withdrawal Penalty Fee: 180 days dividends

IRA

Early Closing (within 24 mos)	\$50.00
Opening Fee	\$20.00
Minimum Balance	\$20.00

Debit Card

CLFCU Card Usage	NONE
CLFCU ATM Machine Usage	NONE
Replacement Card	\$15.00
Balance Inquiry Fee	\$1.00
ATM Fee-Non Members	\$3.00
ATM Honor Fee	\$32.00
Rush Delivery Fee	Varies
Stop Pay Service	\$20.00**

**Service will be available soon

Visa

Replacement Card	\$15.00
NSF Check	\$29.00
Draft Copy	\$5.00
ATM-Cash Advance	\$0.50
Over Limit Fee if \$100 over limit	\$20.00
Late Payment Fee after 10 days	\$20.00
Annual Fee	NONE
Card Center Phone Payment	\$5.00
Teller Cash Advance	FREE
Additional Card Fee	FREE
Balance Transfer Fee	FREE
Rush Delivery Fee	Varies

Other Fees

Legal Processing Fee (Levies, garnishments, charge offs)	\$25.00
Cashiers Check	\$5.00
Cashiers Check (Non-Member)	\$10.00
Money Order	\$2.00
Money Order (Non-Member)	\$3.00
Outgoing Wire	\$25.00
Incoming Wire	NONE

*CLFCU Does NOT Do international wires

Temporary Checks	\$0.25
Xerox copies per page	\$0.25
Fax Fee-Local per page	\$1.00
Fax Fee-Non Local per page	\$2.00
Check Cashing per Transaction	\$5.00*

Avoid this fee with one of the following:

- *E-Checking Account
- *Minimum Average Relationship Balance of \$250.00
(Relationship is the total of all loans, savings, CD's credit card & checking account balances)
- *Under the age of 21 are exempt

Loan

Loan Payoff Fax / Ltr	\$20.00
Early Loan Payoff	NONE
Loan Application	NONE
Consumer Late Payment after 15 days	\$20.00
Loan Payment Return Item	\$29.00
Vehicle Title Processing	\$20.00
Mortgage Doc Prep	\$150.00
Mortgage Loan Application	\$50.00
Mortgage Late fee 5% of payment after 15 days late	

Internal refinance w/out new money (simply to reduce rate)

\$100 consumer loan.....\$250 real estate loan

Don't let seasonal expenses like furnace repairs, shopping, and get-togethers sneak up on you...

Be prepared with Winter Skip-a-Pay

Qualified borrowers may choose to skip their November 2018, December 2018, or January 2019 CLFCU consumer loan payment(s) for a processing fee of \$35 per loan. Some restrictions apply. Excludes real estate secured loans, credit cards, and past due accounts.

Yes, I want to skip-a-pay.

I understand that this form must be submitted to CLFCU and signed by all borrowers BEFORE the payment is due.

Skip payment for: Nov 2018 Dec 2018 Jan 2019

Borrower Name _____ Daytime Phone# _____

Co-BorrowerName(s) _____

Loan Account Number(s) to which Skip-a-Pay applies: _____

Select Payment Option: Please deduct the processing fee (\$35/loan) from my account # _____.

I have enclosed a check for the processing fee (\$35/loan).

By signing below, I (we) understand that the terms and conditions of my (our) loan agreement will continue to apply, except that there will not be a regularly scheduled monthly payment during the month payment is skipped. I (we) understand that the interest will continue to accrue on my (our) loan during the month payment is skipped. Deferral of my (our) loan payment will result in my (our) having to pay a higher total finance charge and the loan repayment term will be extended by one month. I (we) understand that CLFCU reserves the right to terminate this offer.

Borrower Signature _____ Date _____

Co-Borrower Signature _____ Date _____

(All borrowers must sign before skip-a-pay will be approved.)

Processing fee: \$35/loan. Some restrictions apply. Offer excludes real estate loans, credit cards, and loans that are past due at the time the skip-a-pay form is received by the credit union. Payment will not be extended until a completed form (signed by all borrowers) and processing fee is returned to CLFCU and the skip-a-pay is approved by CLFCU management. Skip-a-pay is only allowed if at least one full monthly payment has been made on the loan. Offer expires January 31, 2019.



325 Etna Avenue, Huntington, IN 46750

(260) 356.6220

www.communitylinkfcu.com



Find us on Facebook, Twitter, Instagram, & LinkedIn



Federally Insured by NCUA

