

D I S C O V E R

**The Benefits
of Membership!**



Christian Community
CREDIT UNION®

Your Money
Building God's Kingdom



Financial Services with a Positive Difference

Christian Community Credit Union is a unique financial cooperative. **When you join, you're not only a member, you're also part owner.** More than that, you're joining a family who **shares your values** and whose mission is to help you become a better steward and achieve your financial goals. With better rates and lower fees, you can **save more and earn more so you can give more** to churches, ministries, and other causes close to your heart.

Giving Back to the Christian Community!

When you deposit your money in the Credit Union, you help provide affordable loans and banking services to churches, ministries, and their members. And, every time you use your credit and debit cards, the Credit Union **gives to missions and ministry projects.** Since 1957, we've been serving our members faithfully, intentionally, and in a God-honoring way!

Your Money Building God's Kingdom™

Members Felicia and Rafael with their children.



Who Can Become a Member?

You are eligible to join Christian Community Credit Union in one of two ways:

1. Through Your Church, Ministry, or School:

You're a member, regular attendee, employee, missionary, or student/alumnus of a Protestant Christian church, ministry, or school that's in our field of membership.

2. Through Your Family: You're a relative of a current member of Christian Community Credit Union. Relatives include: spouse, father/mother (and in-laws), brother/sister (and in-laws), son/daughter (and in-laws), grandparent, grandchild, aunt, uncle, niece, nephew, or cousin.

**JOIN OUR FAMILY!
BECOME A MEMBER TODAY!**
myCCCU.com/membership



24/7, Anytime, Anywhere

You're only a click away from your accounts!

Mobile and Tablet Banking*

Manage your finances anytime, anywhere with our free Apple and Android apps. With a tap of the app from your mobile device, you can quickly check on account balances, view recent transactions, deposit checks, and more!



FREE Apps optimized for your device's features and screen size!

Apple, Google, and Samsung Pay*

Pay faster and more securely at stores and within apps using your credit or debit card with your Apple, Google, and Samsung mobile devices.



[VISIT myCCCU.com/mobilebanking](http://myCCCU.com/mobilebanking)

Online Banking & Bill Payer

Check your account balances and history, confirm deposits, and view check images with just a few clicks. You can also transfer funds between your accounts at the Credit Union or elsewhere.



Save time and money by paying your bills online. It's safer than mailing a check and your payment will be in on time. Plus, you can pay anyone, anytime, anywhere.

[VISIT myCCCU.com/onlinebanking](http://myCCCU.com/onlinebanking)

*Message and data rates may apply from your wireless carrier. Contact your mobile device carrier for additional information. Never store passwords, account numbers or PINs on your mobile device and always apply security measures to protect your privacy and identity.

Banking without Borders

Enjoy nationwide access with a local touch!

5,600+ Shared Branches Nationwide

At work? On vacation? Moving? You're never too far from your money! Access your account at over 5,600 CO-OP Shared Branches in all 50 states. It's like having a branch in your neighborhood!



Enjoy Fee-Free Access at nearly 30,000 ATMs

Through the CO-OP Network, you get surcharge-free access at nearly 30,000 ATMs in the U.S. and Canada. It includes select locations like 7-Eleven, Circle K, Costco, Publix, Dunkin' Donuts, and Rite-Aid.



Need to make a deposit? Use your Credit Union Visa Debit/ATM card at participating deposit-taking ATMs in the CO-OP and STAR Shared Deposit Networks. Get 24/7 access to your money.



A surcharge from the ATM owner may apply on non CO-OP ATMs.

FIND A LOCATION NEAR YOU!
myCCCU.com/locations

Savings & Checking



Building God's Kingdom while Building Your Nest Egg

Whether you're saving for emergencies, a new car, a new house, or for your retirement, we have a savings plan that suits your needs. Plus, the money you deposit goes toward funding Kingdom-building projects. Here's what we offer:

- ▶ **Savings Accounts** get you started on reaching your financial goals.
- ▶ **Money Market Accounts** give you fast access to your funds while earning a higher rate.
- ▶ **Term Share Certificates** pay a higher rate for a fixed term from six months to five years.
- ▶ **Individual Retirement Accounts** (IRAs) offer a variety of Certificates and Money Market IRAs.



VISIT myCCCU.com/personal

Student Advantage Banking

We offer pocket-friendly financial services exclusively for students ages 16-24.

- ▶ **Checking, Visa Debit/ATM card, & Savings Accounts.**
- ▶ **Free Mobile Banking** for students on-the-go.
- ▶ **Private student loans** when student aid isn't enough.
- ▶ **First-Time & Parent-Assist Car Buyer Programs**



- ▶ **Scholarships for Success Program** awards thousands of dollars to students. Applications available in February and awarded in late spring.

VISIT myCCCU.com/students

Checking with a Purpose!

Our Checking Accounts are unique! You not only save money, you also give to missions and earn CURewards points.¹ You can redeem points for free airfare, merchandise, cash back, and more. Access your money at nearly 30,000 surcharge-free ATMs nationwide and make deposits at over 7,500 ATMs through the CO-OP Network.

Free Checking & Checking Plus

Features	Free Checking	Checking Plus
NO Monthly Service Fee	✓	with Direct Deposit or \$1,500 Minimum Daily Balance ²
NO Minimum Balance Required	✓	\$1,500
Earns Rewards & Gives to Missions	✓	✓
FREE Visa Debit Card with Extended Warranty and Buyers Protection Insurance	✓	✓
FREE Mobile & Online Banking	✓	✓
Earns Interest ³		✓
Available Overdraft Protection	✓	✓
FREE eStatements	✓	✓
30,000 FREE ATMs through the CO-OP Network	✓	✓

OPEN AN ACCOUNT TODAY!
myCCCU.com/checking



¹ Earn one CUReward point for every \$2 in Visa Debit card purchases (signature-based transactions).

² No monthly fee with Direct Deposit or a \$1,500 minimum daily balance. \$10 otherwise.

³ Checking Plus Account earns dividends when daily balance is \$1,500 or more. Fees effective 01/01/2021 and are subject to change without notice.



Auto Loans

Loans that rev up your savings

We can put you in the driver's seat of your new or used auto, truck, or SUV. Transfer your current high-rate auto loan to the Credit Union and accelerate your savings.

- ▶ **New or used**
- ▶ **Low rates**
- ▶ **First-Time & Parent-Assist Car Buyer Programs**
- ▶ **Flexible terms**
- ▶ **Automatic payment option**
- ▶ **Up to 120%* financing for 60 months**



Member Connie financed her car through the Credit Union.

Smart Auto Buying

Find the right car at the right price

- ▶ **AutoSMART:** Our online car search tool that helps you find the perfect vehicle at a dealer near you. Enjoy the convenience of applying for your loan through the Credit Union right at the dealership!
- ▶ **Autoland:** No haggle, no hassle, and easy car-buying and trade-in service. Build your car online or with a personal consultant.

VISIT myCCCU.com/auto



*Applicants with a credit score of at least 800.

Home Loans and Equity Lines of Credit

Home-Sweet-Home loans

Feel at home with Christian Community Credit Union's affordable mortgage loan programs. Get peace of mind knowing that we have your best interest at heart.

Choose from a variety of low-rate home loans including:

- ▶ **10, 15, and 30-year** fixed-rate loans and adjustable-rate mortgages.
- ▶ **Jumbo Loans** up to \$829,750.¹
- ▶ **3% and 5% down payment options** to help you fund your dream of owning a home.
- ▶ **Home Equity Line of Credit** that puts the equity in your home to work for you.

APPLY FOR A LOAN at our Mortgage Center!
myCCCU.com/mortgage



Members Jean-Louis and Stella, along with their daughters, enjoy their home financed by the Credit Union.

Real Estate Center

Search, buy, sell, and save on your next home

We've teamed up with HomeAdvantage® to bring you our Real Estate Center—a free, easy to use online service that can help you:

- ▶ **Search for a house**
- ▶ **Find a Real Estate Agent**
- ▶ **Earn cash rewards²**
- ▶ **Find the best mortgage**

BUY OR SELL YOUR HOME at our Real Estate Center!
myCCCU.com/realestate

¹ Please call 800.347.CCCU (2228) for loan amounts over \$829,750.

² The HomeAdvantage® program is made available to you through a relationship between Christian Community Credit Union and CU Realty Services. Cash Rewards are awarded by CU Realty Services to buyers and sellers who select and use a real estate agent in the HomeAdvantage® network of approved agents. Home buyers or sellers are not eligible for the Cash Rewards if they use an agent outside this network. Using Christian Community Credit Union for a mortgage is not a requirement to earn Cash Rewards. Cash Rewards amounts are dependent on the commissions paid to the agent. Your credit union may have specific rules on how your Cash Rewards will be paid out. Cash Rewards are available in most states; however, are void where prohibited by law or by the lender. Please consult with Christian Community Credit Union to get details that may affect you.



“Cards that Give to Missions”

Our credit card program has a mission of its own. Every time members make a purchase, we donate to missions, churches, charitable organizations, and ministry projects.* **Thanks to our members, the Credit Union has donated over \$5.4 million for international missions, new church planting, camping ministries, and student scholarships.**

Each of our affinity credit cards gives to the organization it represents with every purchase members make.



Gives to Missions
Visa Card



Gives to Missions
Mastercard



MAF Visa Card



International
Ministries Visa Card

APPLY TODAY!
myCCCU.com/cards

Reward Yourself with CUREwards®

For every dollar in purchases using your Christian Community Credit Union credit card or Visa Debit card, you earn CUREward points. You can redeem points for free airfare, cash back, premium merchandise, and more! The more points you earn, the greater your reward.

VISIT myCCCU.com/curewards



Double Points

Get more when you give more

When you make donations to churches and most ministries using your Christian Community Credit Union credit cards, you earn double CUREwards points.**

*Donation based on a portion of the Credit Union's interchange income (amount merchants pay to card issuers).

**Double points apply on donations to churches, many ministries, and charitable organizations with IRS Merchant Category Code 8661 and 8398 and are subject to change without notice.



Revolutionizing Financial Planning Together

Christian Community Credit Union offers financial planning for individuals, churches, and ministries through their partnership with **49 Financial**. A full service investment firm, **49 Financial** is focused on helping people have peace of mind over their finances. Founded on Biblical values, they take their name from Ecclesiastes 4:9, "Two are better than one, for they receive a greater return for their labor," which is a key foundation of their team-based approach. They believe in the power that comes from planning for finances together, rather than alone, which has resulted in superior solutions for their clients.

Services Include:

Investments

- Fixed Income
- Equity Investments
- Retirement
- Education Planning

Insurance

- Life Insurance
- Long Term Care
- Disability

Financial Planning

- Personal Planning
- Business Planning



CONTACT 49 FINANCIAL TODAY!

Visit myCCCU.com/49Financial

Call 972.850.6661

Advisory persons of Thrivent provide advisory services under a practice name or "doing business as" name or may have their own legal business entities. However, advisory services are engaged exclusively through Thrivent Advisor Network, LLC, a registered investment adviser. 49 Financial and Thrivent Advisor Network, LLC are not affiliated companies. Please visit 49FinancialGroup.com for important disclosures. Not NCUA Insured – No Credit Union guarantees – May Lose Value. 49 Financial and its representatives do not provide tax or legal advice; therefore, it's important to coordinate with your tax or legal advisor regarding your specific situation.

Manage Your Money Wisely

Free money management resources to help you become a better steward:

GreenPath Financial Wellness

Free one-on-one financial counseling, debt management services, and financial education tools.

GreenPath University

Personal finance education that will guide you through the core aspects of sound financial management.

Blog

Informative blogs that help you learn how to manage your money wisely. Topics range from how to start an emergency fund and ways to save money on your wedding, to how to travel and spend less.

Money Management

Become a better steward with this powerful budgeting tool! Visualize and interact with your money in a more meaningful way and get better control over your finances. It's free, easy to use and available in Online and Mobile Banking.

"It's a Money Thing" Videos

Financial education that's free, fast, and fun! From building a budget and understanding credit scores, to saving for retirement, we have personal finance videos for all stages of life.



VISIT
myCCCU.com/manageyourmoney

Open an Account Today!

GO TO myCCCU.com/membership

Questions? Call 800.347.CCCU (2228).

Vision Statement

Making a positive difference.

Mission Statement

Our mission is to partner with members and ministries to help them become better stewards and achieve their financial goals.

The H E A R T of our Service Promises

Honor God in how we serve you.

Exceed your expectations.

Appreciate our partnership.

Recognize your needs and recommend the best possible solution.

Treat your requests in a timely and confidential manner.

Your Money
Building God's Kingdom™



Each account is insured up to \$250,000.
By members' choice, this institution is not
federally insured.



Equal
Opportunity
LENDER



800.347.CCCU (2228) | 626.915.7551
myCCCU.com