

# Your Money at Work

Spring 2015



Christian Community  
CREDIT UNION®

Your Money  
Building God's Kingdom™

## 10 Money Mistakes that Can Ruin Your Finances

Whether you've just started out in the workforce or you've been earning for a while, it's good to keep track of your finances. Achieving retirement and savings goals can be challenging, and everyone makes a mistake now and then; however, being well-informed can help reduce your risk. Avoid these real-life money mistakes, and this could be your best financial year yet!



1. Living beyond your means.
2. Not buying insurance.
3. Not having an emergency fund.
4. Not budgeting.
5. Going into debt for a wedding or vacation.
6. Not investing early, or not investing at all.
7. Not setting financial goals.
8. Not saving for retirement.
9. Carrying too much debt.
10. Not knowing your credit score.

Check out our new  
financial blog...  
**SMART MONEY!**

Like this article? Find more money management tips on our new Smart Money blog at [myCCCU.com/blog](http://myCCCU.com/blog).

## Earn a 0.50% Rate Bonus on Certificates

Got funds at other banks that aren't earning much? Now's a great time to move them over! Get more for your money when you open a Penalty-Free or Step-it-Up Special Certificate with **new money**<sup>1</sup> and receive a **0.50% RATE BONUS!** Plus, the money you invest helps provide low-rate loans to ministries, churches, and their members.

Limited-time! Open a Penalty-Free or Step-it-Up Certificate at [myCCCU.com/certificates](http://myCCCU.com/certificates).

### Penalty-Free Certificate

0.75% APY\* + 0.50% =

**1.25**  
with  
Rate Bonus

- 15 months
- \$500 minimum
- \$1,000,000 maximum per member
- NO Penalty for early withdrawal

You can withdraw your money seven days after opening the account and anytime thereafter without a penalty. Early withdrawal must be for the full balance plus all dividends earned. At maturity, the certificate will renew into a 12-month, non penalty-free, term share certificate at the prevailing rate.

### Step-it-Up Certificate

1.00% APY\* + 0.50% =

**1.50**  
with  
Rate Bonus

- 30 months
- \$500 minimum
- \$1,000,000 maximum per member
- Step-Up Option

If the standard rate increases on a 30-month certificate, you can STEP UP your rate once during the term. At maturity, the certificate will renew into a 24-month term share certificate at the prevailing rate. A penalty will be imposed on early withdrawals from certificates.

\*Terms and Conditions on reverse side.

## Get a \$100 BONUS on a Checking/Debit Card Account<sup>1</sup>

When you open a Checking/Debit Card Account, you get a \$100 Bonus and FREE features. You'll enjoy benefits like Free Online Banking and Bill Payer, Free Mobile Banking, Mobile Deposit, and more! Plus, when you use your FREE Visa Check Card, you GIVE TO MISSIONS and EARN REWARDS.



Visit [myCCCU.com/checking](http://myCCCU.com/checking) and open your Checking/Debit Card Account today!

\*Terms and Conditions on reverse side.

## NEW! The HEART of our Service Promises!

### Our Commitment to You

To fulfill our vision of "making a positive difference," Christian Community Credit Union is committed to give you outstanding member service. We promise to:

**H**onor God in how we serve you.

**E**xceed your expectations.

**A**ppreciate our partnership.

**R**ecognize your needs and recommend the best possible solution.

**T**reat your requests in a timely and confidential manner.

"Whatever you do, work at it with all your heart as working for the Lord..."  
*Colossians 3:23 (NIV)*



## Vacations for the Whole Family with 5% Cash Back

Multigenerational vacations are a great way to reconnect, and CUonVacation can create the perfect trip that delights hearts of all ages! Whether it's an Alaskan cruise where you can experience whale watching, dog sledding and more, or discovering Europe and exploring royal palaces, cathedrals, museums, and theaters, make this summer unforgettable with a personalized vacation for all to enjoy. CUonVacation will take care of all your travel planning needs, PLUS give you 5% Cash Back on Travel<sup>1</sup> just for being a Christian Community Credit Union member.

**Book your vacation today! Visit [myCCCU.com/CUonVacation](http://myCCCU.com/CUonVacation) or call 800.440.8464!± Ask for Promo Code PCWB78.**

1. For the purpose of this promotion, applicable travel is considered a hotel, car, cruise, tour or land package. Air bookings and/or air portions of bundled travel packages do not apply and will not be eligible. 5% Cash Back is based on net travel costs, excluding taxes, fees, gratuities, meals, room service, telephone calls, alcoholic beverages and other incidental expenses. See [ChristianCommunity.CUonVacation.com/Member-Benefits](http://ChristianCommunity.CUonVacation.com/Member-Benefits) for details. CUonVacation is powered by Montrose Travel. 2349 Honolulu Ave., Montrose, CA 91020 CST#1018299-10

## Super Low-Rate Home Loans and Equity Lines of Credit!

With rates this low, now's a great time to buy your first home or refinance the one you have. From a variety of affordable loan products, including fixed-rate and adjustable-rate mortgages, to our staff of lending experts, we offer you the key to saving both money and time. Take advantage now and we'll **waive appraisal fees up to \$500 through April 30, 2015.**

**PROMOTION EXTENDED!**  
**Appraisal Fee Waived up to \$500**  
Offer ends 04/30/15.

Visit the Mortgage Center at [myCCCU.com/mortgage](http://myCCCU.com/mortgage) or call 800.347.CCCU (2228).



Members Marc, Jennifer, and little Tiffany enjoy their home financed by the Credit Union.

**15-Year Loan<sup>1</sup>**  
**2.875/2.944**  
% APR • Fixed Rate

**30-Year Loan<sup>1</sup>**  
**3.625/3.664**  
% APR • Fixed Rate

**3/1 ARM First Loan<sup>2</sup>**  
**2.750/2.787**  
% APR • Adjustable Rate • 30-Year Term

**Equity Credit Line<sup>3</sup>**  
**3.50**  
% APR • Variable Rate

APR = Annual Percentage Rate. Mortgage Loan rates and terms effective 03/25/2015. Rates, terms, conditions, and availability are subject to change or withdrawal at any time and without notice. Nothing herein is or should be interpreted as a commitment to lend. Loans are subject to credit, income, and property appraisal. Other conditions and restrictions may apply. NLMS ID Number is 504297.

1. All rates apply to single family dwellings that are owner occupied. The APR is based on loan amounts up to \$417,000.00. Closing costs, points and other fees may be associated with this loan. 2. Adjustable Rate Mortgage programs: After the initial fixed rate period has expired, the applicable interest rate and monthly payments will be adjusted annually based upon movements of an interest rate index. The amount of the initial monthly payment is based on an interest rate which may be less than the sum of the current index plus margin. The APR on an Adjustable Rate Mortgage may be lower than the mortgage rate. Based on current market conditions, the fully indexed rate (once adjusted) is calculated by combining the margin and associated mortgage index. 3. Get a 1/4% discount if your mortgage/1st Trust Deed is with Christian Community Credit Union. This is an open-end line of credit secured by the equity in your home. The rate is variable and is based on The Wall Street Journal Prime Rate plus a margin of .25% to .50% depending on loan-to-value. The rate is adjustable monthly with a floor APR of 3.50% and a maximum APR of 18.00%. Fees associated with this loan: Appraisal fee and title fee varies; sufficient fire insurance is required and flood insurance may be required.

**\$100 Bonus Checking Account:** 1. Get a \$100 bonus when you open your first FREE Checking or Checking Plus/Debit Card Account. Minimum deposit to open is \$100. The bonus will be deposited into your Checking Account after membership eligibility and Checking Account is approved. The bonus is available on your first Checking Account. Offer not available to existing Christian Community Credit Union members with Checking Accounts or those whose membership or Checking Accounts have been closed within 90 days. The bonus is considered taxable income and will be reported to the IRS on your 1099-INT form. The bonus cannot be used as the opening deposit and cannot be combined with other promotions. The bonus will be available for withdrawal after 90 days. If your Checking Account is closed within 90 days, the bonus will be deducted from the closing balance. Offer effective 03/25/15 and is subject to change without notice.

**Certificates:** 1. New money is money that is not presently on deposit at Christian Community Credit Union. Funds on deposit cannot be withdrawn and re-deposited in order to obtain the Certificate Account. The Credit Union reserves the right to make the sole judgment as to whether or not the deposited funds are considered new money. 2. APY = Annual Percentage Yield. \$500 minimum. Annual Percentage Yield (APYs) assumes that dividends remain in the account until maturity. A withdrawal will reduce earnings. No additional deposits can be made during the term of the Share Certificate. Rates, terms and conditions are solely within the discretion of the Board of Directors. We may limit the amount you may invest in one or more accounts to a total of \$1,000,000. APYs are accurate as of 03/25/2015 and are subject to change without notice.

± Third party website is not operated by Christian Community Credit Union. We are not responsible for the content of the alternate website and will not represent either the third party or you, the member, if you enter into a transaction. The privacy and/or security policies of the website may differ from those practiced by the Credit Union.



## Money Matters from the Word

“True humility and fear of the LORD lead to riches, honor, and long life.” Proverbs 22:4 (NLT)

## Feeling Financial Stress? Try BALANCE!

As a benefit of being a member, you have access to BALANCE Financial Fitness Program. **Free budget and debt counseling** is available Monday through Thursday, 5am to 5pm, and Saturday, 8am to 5pm (PST).

Call BALANCE at 888.456.2227 or visit [myCCCU.com/balance](http://myCCCU.com/balance).±

## New! Telemedicine Care

Tired of waiting in a doctor's office? Use Telemedicine of America! As a member, you and your family can get quality care from a board-certified physician by web video or phone.

Plans as low as \$14.95 per month. Enroll for Telemedicine today! Visit [myCCCU.com/telemedicine](http://myCCCU.com/telemedicine).

### Contact Us

800.347.CCCU (2228)  
[info@myCCCU.com](mailto:info@myCCCU.com)  
[myCCCU.com](http://myCCCU.com)

### CO-OP Shared Branch

5,000+ shared branches nationwide  
[myCCCU.com/locations](http://myCCCU.com/locations)

### CO-OP ATM

29,000+ FREE ATMs nationwide



Christian Community Credit Union is privately insured by American Share Insurance up to \$250,000 per account. By members' choice the Credit Union is not federally insured, and if the Credit Union fails, the Federal Government does not guarantee that depositors will get back their money. Accounts with the Credit Union are not insured by any state government.