YOUR MONEY@ WORK





Welcome Blair Korschun, Our New CEO

Christian Community Credit Union's Board of Directors and Supervisory Committee have named **Blair Korschun** as our new Chief Executive Officer effective March 23, 2020.

"Blair brings a diverse, extensive, and strong leadership and management background to the CEO position," said Mike Pate, Christian Community Credit Union Board Chair. "We look forward to Blair's innovative leadership to the Board and staff in our mission to partner with members and ministries to help them become better stewards and achieve their financial goals."

"I feel honored and humbled by the Board's decision to entrust me with this amazing responsibility. I look forward to working side by side with our Board and staff to serve and grow our membership," said incoming CEO Blair Korschun. "Operating as a team with a servant leadership model, I believe we can build on the Credit Union's strong foundation to serve and steward the larger Christian community. I am excited by the reach and positive impact Christian Community Credit Union has and how much more we can do together."

Read more at mvCCCU.com/newceo

Hello Spring, Hello Home

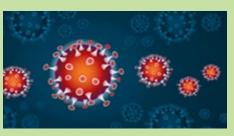
No winter lasts forever. This spring, say hello to home! We're celebrating springtime by offering you fresh home loan savings. With **home loan rates as low as 2.58% APR**¹, there's no better time to refinance an existing home or purchase a new one. Let our mortgage experts help you get the right loan. We can't wait to get you home!

Plus, get a **FREE 8-piece wooden culinary set with apron**³ when your Home Loan funds!









Coronavirus Response WE'RE HERE FOR YOU

In spite of the uncertainty around us, we can take comfort knowing that the Lord is sovereign over all that concerns us. He is "...our rock, our fortress, and deliverer." (Psalms 18:2). As the impact of the coronavirus (COVID-19) continues to evolve, we're closely monitoring the situation and are committed to the health and safety of our staff and members.

Your Money is Safe and your Credit Union is Stable

You may be wondering, what will happen to my money? At Christian Community Credit Union, your money is safe, sound, and working to advance God's Kingdom. We are one of the largest faith-based credit unions nationwide and are in the top 8.5% of all Credit Unions in the United States. Plus, each account (suffix) is privately insured up to \$250,000 by American Share Insurance. Rest assured, your money is safe.

Use Online & Mobile Banking to Access Your Accounts

Staying at home right now? We encourage you to use Online Banking. If you don't have Online Banking, visit myCCCU.com/onlinebanking. You can also access your account from your mobile device. Simply download the Mobile Banking app by visiting myCCCU.com/mobilebanking.

For our ministry members, you can do your banking through **Ministry Online Banking** and **Cash Management**.

Stay safe, stay calm, and bank online. Count on us to be here for you. For our response to the Coronavirus, visit myCCCU.com/coronavirus



Your Money Building God's Kingdom

The money you deposit into your accounts helps provide affordable financing to help churches and ministries grow and expand. These loans make it possible for them to better serve their members and communities.

FIRST INSTITUTIONAL BAPTIST CHURCH, PHOENIX, AZ (Refinance)

"Mark Von Rohr was dedicated to this process. He was very accessible and always willing to assist. Our loan will help with the expansion of existing ministry opportunities, including serving the underprivileged through Evangelism and Emancipation.' Carolyn Engram-Sullivan, Director of Operations

Money Matters from the

"When I am afraid, I will put my trust in You." Psalm 56:3 (NASB)



on achieving your dream.

Visit myCCCU.com/studentchoice⁶ or

5 Tips For Finding Financial Freedom

What financial freedom looks like can vary from person to person. However it looks for you, here are some tips to help you find your financial freedom:

- 1. Set vour future goals. It's important to know your financial goals so you can plan to reach them. Think about what you'd like to be doing five, ten, or twenty years from now.
- 2. Know where your money is going. Whatever your dream for the future, you won't reach it if you don't have a solid budget in place. Whether you use an online budgeting app or good old-fashioned pencil and paper, you need a budget that will help you to track your income and expenses.
- 3. Have an emergency fund. Whatever your future goals, you need an emergency fund in case of any sudden expense like a car repair or hospital visit. Having a fully-funded emergency account is a fantastic step towards financial freedom.
- 4. Reduce your debts. One of the biggest hurdles to building financial freedom is having too much debt. Once you've figured out your budget, you can tackle any debt you have. You might want to start paying down either your highest debt or your highest-interest debt first.
- **5. Invest wisely.** Part of planning for financial freedom is planning for the distant future. If you don't have one already, you should think about starting a retirement sayings account. The younger you start saving for retirement, the more time you'll have to benefit from compound interest. You should also seek professional counsel to explore your other investment options.

In order to reach your version of financial freedom, you'll have to decide what it means to you. These tips can help you decide where you want your financial future to go and give you the inspiration to get there.

For more Smart Money tips, visit myCCCU.com/smartmoneyblog

A Better Way to Pay for College

Preparing for the cost of college can be stressful. That's why we offer Credit Union Student Choice—an affordable private student loan solution. With low rates and zero origination fees, we make financing college easier so you can focus

call 866,464,9193.

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1. APR=Annual Percentage Rate. Rates, terms, conditions, and availability effective 03/25/20 and are subject to change or withdrawal at any time and without notice. New purchase money maximum loan-to-value (LTV) ratio is 97%. Private Mortgage Insurance (PMI) is required on loans over 80% LTV. For refinance loans with cash out, the maximum loan-to-value ratio is 90% (PMI required) based on appraised value. All rates apply to single family dwellings that are owner occupied. Closing costs are associated with this loan. Points and other fees may be associated with this loan. The APR is based on loan amounts up to \$625,500.00 depending on chosen loan program. Loan approval subject to credit, income, property appraisal and qualifications. A \$25 one-time membership fee applies if you do not have a deposit account at Christian Community Credit Union. Fee will be waived if you have a deposit account or you open one within 30 days of loan approval. Visit myCCCU.com/deposit. 2. Adjustable Rate Mortgages: 5/1 Adjustable Rate is a 30-year amortization. After the initial fixed rate period has expired, the applicable interest rate and monthly payments will be adjusted annually based upon provements of an interest rate which may be less than the sum of the annually based upon movements of an interest rate index. The amount of the initial monthly payments is based on an interest rate which may be less than the sum of the current index plus margin. Based on current market conditions, the fully indexed rate (once adjusted) is calculated by combining the margin and associated mortgage index. Approximate monthly payment for a \$400,000.00 loan at 3.979% APR for 30 years/360 months is \$1,880.95 principal and interest. 3. Free gift effective 03/25/20 and is subject to change without notice. Available on funded home loans (purchase and refinance) and Home Equity Line of Credit. Allow 4-6 weeks for delivery upon funding. One per household. 4. APR—Annual Percentage Rate. Rates, terms, conditions, and availability effective 03/25/20 and are subject to change or withdrawal at any time and without notice. Home Equity Line of Credit (HELOC) with \$25,000 minimum loan amount, \$5,000 minimum initial advance at loan disbursement. 5.50% APR reflects the 1/4% diseaset if expendent of the best of a respective of the best of a respective of the best of a respective of the best of the best of a respective of the best of a respective of the best of a respective of the best of CO-OP Shared Branch
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