

YOUR MONEY @ WORK



Christian Community
CREDIT UNION®

\$91,000 Awarded in Scholarships

Our "Scholarships for Success" Program awarded \$91,000 in scholarships to 91 students in 2020. Awards were given to this year's scholars and those who qualified for the multi-year scholarship program. Students were selected based on their essay, academic excellence, extra-curricular activities, and references.



To date, Christian Community Credit Union has given OVER ONE MILLION DOLLARS in scholarships! Congratulations to our 2020 scholars! We appreciate the opportunity to bless them as they pursue their academic goals. Next scholarship application period begins February 1, 2021!

2020 Scholarships for Success AWARDEES!*



*Only scholars who submitted a photo are reflected above.

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It's time to get on the road again. We can get you there with our affordable low-rate loans. Whether you're looking for a new car, truck, SUV, RV, or pre-owned vehicle, set your wheels in motion to accelerate your savings! Or hit the brakes on your current high-rate auto loan by refinancing with us.

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Financial Resources for Churches & Ministries



Money Matters from the Word



"The Lord is good, a strong refuge when trouble comes. He is close to those who trust in Him." Nahum 1:7 (NLT)

Now Accepting Nominations

Two positions on the Board of Directors and one position on the Supervisory Committee are available for 2021. Consideration for nomination can be done in one of two ways:

1. By Application: For a nomination application, call **800.347.CCCU (2228), ext. 6203**. Mail application by November 9, 2020. The Nominating Committee will select qualified nominees by November 16, 2020.

2. By Petition: Include a request to be placed on the ballot along with a petition signed by at least 100 members. A candidate must give written consent to the nomination. Submit nomination by petition to Christian Community Credit Union by December 7, 2020.

Please mail application or petition via certified mail along with a return-receipt requested to:

Nominating Committee Chair, Christian Community Credit Union, P.O. Box 9001, San Dimas, CA 91773.

Resources for Managing Money Wisely



As your financial partner who shares your values, we're committed to providing you and your family with helpful resources to help you navigate these tough times. We have tools that include articles, videos, and more! Plus, we have a financial wellness partner who provides one-on-one financial coaching.

Visit myCCCU.com/manageyourmoney

Looking for financial stewardship tools for ministries? Read about topics such as the loan process, when to consider incorporating a church, managing money and doing outreach during COVID-19, and more.

Check out myCCCU.com/white-papers

Saving for Big Purchases in Uncertain Times

Want to buy a house or a new car? You might think that now is not the time, but with low rates, it's a good time. Here are tips on getting started:

- 1. Find out where your money's going.** If you don't have a budget in place, this is the time to make one and track your monthly income and spending.
- 2. Is your emergency fund fully funded?** If you don't have at least three to six months' worth of expenses saved up, start there before you begin saving for your house or car.
- 3. Do research.** You may find that the house or car you want to buy is a bit more expensive than you thought it would be. It's better to know now and plan accordingly.
- 4. Don't forget extra costs.** When you're planning the amount you want to save, remember all the costs you may need to cover. For example, closing costs when buying a home, or sales tax when purchasing a car.
- 5. Get the most for your money.** Figure out how much you have in your budget to put aside each month. Then, shop around to find the best rates for interest-bearing accounts. Once you've saved up for a down payment, look for the best home or auto loan rate.

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

Contact Us

myCCCU.com | 800.347.CCCU (2228)
info@myCCCU.com

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CO-OP Shared Branch

5,600+ shared branches nationwide

1. APR=Annual percentage rate. Rate and terms effective 09/14/2020 and are subject to change without notice. This is a fixed rate loan and reflects the 0.25% discount for new members OR for members using automatic payments from a Christian Community Credit Union Checking Account (new members are those that joined Christian Community Credit Union within the last six months). Monthly payment for \$10,000 for 60 months: at 3.25% APR would be \$181.04; at 3.75% APR would be \$183.32. Rates are based on credit history and underwriting factors. 3.25% APR for new vehicles and 3.75% APR for pre-owned vehicles does not apply to existing Christian Community Credit Union loans. 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. For additional auto loan options, visit myCCCU.com/rates. 2. Bonus gift available on funded auto loans while supplies last. Subject to change without notice. 3. 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.



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

