

YOUR MONEY @ WORK



Christian Community
CREDIT UNION®

Protect Yourself from Scams

You can't always put a face to fraud, but you can protect yourself from scams. We want to help you stay calm and use tips like those found in our Fraud Protection & Identity Theft resource center. You'll get valuable information on topics such as:

- ▶ Watch out for Fraud Calls!
- ▶ Watch out for Economic Impact (Stimulus) Payment scams!
- ▶ How do I protect myself from Online and Telephone Fraud?



Don't wait until you become a victim! Learn how to protect yourself from scams at myCCCU.com/fraudprotection

Pray, Play, and Stay Together! Low-Rate Home Loans

Looking for a home where you can pray fervently, play endlessly, and stay happily? Our lending experts can help! With rates at historic lows, now's a great time to buy a home, repurpose the one you're in with a HELOC, or refinance your current loan from other high-rate lenders.

Get pre-approved today! Visit myCCCU.com/mortgage



HOME LOAN RATES AS LOW AS

2.64 % APR¹

15-Year Fixed Rate Mortgage

2.82 % APR¹

5/1 Adjustable Rate Mortgage²
30-Year Mortgage

Places to Go, Money to SAVE!

LOW-RATE AUTO AND RV LOANS

Ready 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 for savings. Need to hit the brakes on your current high-rate auto loan? Refinance with us and we'll help you accelerate your savings.

Apply today at myCCCU.com/auto

AUTO LOAN RATES
as low as

New Vehicle
2.74 % APR³

RV Loans
5.25 % APR³

Long-Time Member Celebrates 100th Birthday



In February, we celebrated the 100th birthday of our long-time member Margaret Ellen Moon! She is one of our first 50 members and has been part of our Credit Union family for over 60 years. Happy birthday, Margaret! May God's goodness and faithfulness continue to flow in your life.

Watch our video celebrating Margaret at <https://youtu.be/KSdfidniaTNM>

Banking Made Easy with Online & Mobile Banking

Spend less time in traffic and more time doing the things you enjoy when you enroll in Online Banking. You'll have access to time-saving tools such as:

- ▶ **Bill Payer**—A safe and secure way to pay your bills.
- ▶ **Money Management**—Budgeting tool to help you become a better steward.
- ▶ **eStatements**—Access statements online quickly and easily.
- ▶ **External Transfers & Popmoney**—Transfer from external accounts or pay people without having to write a check or carry cash.

Enroll in Online Banking today at myCCCU.com/onlinebanking. Already have Online Banking? Download the mobile app at myCCCU.com/mobilebanking



49 Financial^{®4} Retirement Check-Up

Many people diligently save, but few feel confident that they've planned thoroughly for all details of retirement. Thankfully, 49 Financial[®] can help you with a Retirement Check-Up. Through four meetings, 49 Financial[®] will learn what you want to accomplish financially and analyze your current plan in detail. 49 Financial[®] will remedy gaps and take time to walk through important details related to Social Security, Medicare, asset distribution timing, and tax diversification. By the end of the Retirement Check-Up, you'll possess the confidence and clarity to launch into retirement with the right game plan.

Get started with your Retirement Check-Up today! Contact 49 Financial[®] at 972.850.6661 or visit myCCCU.com/49financial to learn more.

Money Matters from the Word



"Give all your worries and cares to God, for he cares about you."

1 Peter 5:7 (NLT)



A Student Loan That's Right for You

Whether you're a student yourself or the parent of a student, we can help you fill the funding gaps when college student aid isn't enough. Credit Union Student Choice is a private loan solution with zero origination fees, lower interest rates, and flexible repayment options.

To learn more and apply, visit myCCCU.com/studentchoice5 or call 866.464.9193.

Five Tips for Buying an RV

Buying an RV is a little more complicated than buying a car, so it's important to do some research first. Here are tips to get the best recreational vehicle for you and your family's needs:

- 1. Know the different types of RVs.** With different options available, you'll want to research which RV type is best for your needs before you begin shopping.
- 2. Know your state's licensing requirements.** Be sure to contact your DMV to find out your state's requirements before you buy. You may need a commercial driver's license.
- 3. Decide how much RV you need.** Think about how much RV you'll need for yourself and your family. And, you'll want to know exactly how much the RV you want weighs, as well as its height.
- 4. Make sure your vehicle can handle the RV's weight.** If you're buying a towable trailer rather than a self-contained motorhome, you'll need a vehicle that can handle its weight.
- 5. Have the RV of your choice inspected before you buy.** Don't be shy about hiring your own specialist to inspect the RV rather than using the dealer's.

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



Contact Us

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CO-OP ATM

29,000+ FREE ATMs nationwide

CO-OP Shared Branch

6,000+ shared branches nationwide

1. APR=Annual Percentage Rate. Rates, terms, conditions, and availability effective 03/31/21 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 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. Auto Rate: APR=Annual percentage rate. Rate and terms effective 03/31/2021 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 2.74% APR would be \$178.75; at 3.24% APR would be \$181.02. Rates are based on credit history and underwriting factors. 2.74% APR for new vehicles and 3.24% 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. RV Rate: APR=Annual percentage rate. Rate and terms effective 03/31/2021 and are subject to change without notice. Rate as low as 5.25% APR for new recreational vehicle (RV) loans and 5.75% APR for pre-owned RV loans. Rates reflect the 0.25% discount for members using automatic payments from a Christian Community Credit Union Checking Account. A processing fee of \$399 applies. Up to 120% financing available. Terms up to 180 months for new and pre-owned. Monthly payment for \$30,000 for 180 months at 5.25% APR would be \$241.70; at 5.75% APR for 180 months would be \$249.72. Rates are based on credit history and underwriting factors. Not all borrowers will qualify for the lowest rate. 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. 4. 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 49Financial.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. 5. 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.



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

