



# YOUR MONEY @ WORK

## Grand Re-Opening of San Dimas Branch, Closing of Covina Branch

Major changes are happening with our branches. **Effective July 19, 2021, we will be re-opening our branch in San Dimas and closing our Covina branch.**

The San Dimas branch has been closed since 2020 due to the pandemic. It has undergone a complete interior remodel with a fresh, new, updated look. The pandemic has shown us that the Credit Union can effectively serve members with one location. By consolidating the branches, we will reduce our annual operating expenses and allow the Credit Union to invest in new technologies to enhance product solutions for members.

**We invite our local members and community to come celebrate the grand re-opening of our San Dimas branch on Thursday, July 22, 2021.**

[READ MORE! ▶](#)



## A Simple, Contactless Way to Pay



Looking for a way to pay faster and more securely at stores and within apps? Add your Christian Community Credit Union-issued debit or credit card to your phone's digital wallet. Available in Apple Pay, Google Pay, and Samsung Pay.

**ADD YOUR CARD TODAY TO GET STARTED! ▶**

## 3 Facts About Personal Finances

No matter your age or stage in life, it pays to know the facts about personal finances. Here are three facts to know about personal finance to get on the right track:

**Fact #1—Good Financial Habits Pay Off:**

Setting aside money each month helps you save to meet both short and long-term goals. Making regular deposits, no matter how small, will add up over time. Another important habit is to control spending.

**Fact #2—There's a Smart Way to Manage Debt:**

Minimum monthly payments can be a short-term approach to dealing with financial challenges—because you are keeping up on bills—however, making more than the minimum payment each month helps avoid digging yourself into a financial hole.

**Fact #3—You Don't Have to Go it Alone:**

Working one-on-one with a certified financial counselor can help you get a handle on high credit card balances, understand options when facing financial challenges, or figure out how to get a healthier credit score.

Gain a better understanding of your financial picture and what steps to take to improve your financial wellness with a free, confidential financial counseling session.

**CONTACT OUR PARTNER GREENPATH FINANCIAL WELLNESS TODAY! ▶**



## Share Your Story—we might just feature you!

Great stories open hearts and connect us. They have the power to encourage, unite, and heal. **Do you have a story on how the Credit Union has helped you? We want to hear it!** Maybe you and your family received financial relief during the pandemic. Or you were able to get your finances in order through our debt management program? Perhaps we helped you buy your first

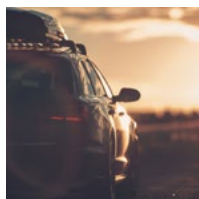
home or car? Maybe you've been a member for many years and now your children and children's children continue your legacy of stewardship and are now second or third generation members? Whatever your Credit Union story is it is, we'd love to hear from you! We might just feature you in our newsletter, video, or social media.

[SHARE YOUR STORY! ▶](#)

## Summertime Savings, Low-Rate Auto Loans

Summertime vibes have you wanting to cruise in a new ride? Check out our affordable low-rate auto loans for new and used vehicles. Stuck in the sand with your current auto loan? Refinance with us and we'll dig up savings to help you cruise into the sunset this summer.

**APPLY FOR A LOW-RATE AUTO LOAN TODAY AND SAVE! ▶**



**AUTO LOAN RATES** as low as

**2.74%** APR<sup>1</sup>



## Pay with a Purpose

Enjoy the power of giving with every purchase when you use the unique credit card that "Gives to Missions" and earns rewards!



A Portion of Every Dollar Spent is Donated to Christian Causes you Care About!

**1X**  
POINT

You Earn 1 CURewards Point for Every \$1 Spent.

**2X**  
POINTS

You Earn 2 CURewards Points for Every \$1 Donated to Missions & Ministries.<sup>2</sup>

**APPLY FOR THE CREDIT CARD THAT "GIVES TO MISSIONS" TODAY! ▶**

## Money Matters from the Word



"Whatever you give is acceptable if you give it eagerly. And give according to what you have, not what you don't have."

II Corinthians 8:12 (NLT)



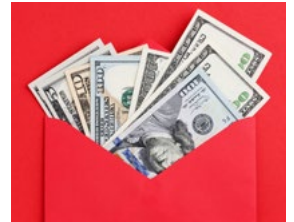
## Questions About College Financing?

**Our partner Credit Union Student Choice can help!** Counselors provide personal, one-on-one consultation for all of your financial aid questions. Whether you're a parent, high school student, or college graduate entering loan repayment, their counselors can walk you through the necessary steps to make smart decisions about paying for college – and beyond.

**SCHEDULE YOUR ONE-ON-ONE APPOINTMENT TODAY!<sup>3</sup> ▶**

## Using Gift Money for a Down Payment

Coming up with a down payment for a home can be difficult. One option may be to use gift money to cover a portion of the down payment. However, there are rules that apply.



- 1. Gift verification:** Your lender will want a letter from the gift-giver stating that the money is a gift and not a loan. The letter will need to state specifically that there is no expectation of repayment.
- 2. Source of gift:** Different types of loans come with different rules. Conventional loans from Fannie Mae or Freddie Mac require the gift come from a family member. FHA loans allow gifts from employers, charitable organizations, and government agencies that provide assistance to first-time low-income buyers. VA loans do not allow gifts from "interested parties," such as the home's seller or your Realtor.
- 3. Portion of down payment:** How much of the down payment may consist of gift money depends on the type of loan, the size of the down payment, whether the home is a single-family or multi-family home, whether you will use the home as your primary residence, and in cases where you are putting less than 20% down, the rules of the private mortgage insurance company involved in the purchase.

Ultimately, while there are many rules and guidelines around the use of gift money for down payments, decisions about whether to provide a loan and at what terms are up to the lending organization.

## HOME LOAN RATES AS LOW AS

**2.39** % APR<sup>4</sup>

15-Year Fixed Rate Mortgage

**2.07** % APR<sup>4</sup>

5/1 Adjustable Rate Mortgage<sup>5</sup>  
30-Year Mortgage

**Our lending experts can help! With rates at historic lows, now's a great time to buy a home.**

**GET PRE-APPROVED FOR A HOME LOAN TODAY! ▶**

## Contact Us

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

## CO-OP ATM

29,000+ FREE ATMs nationwide

## CO-OP Shared Branch

6,000+ shared branches nationwide



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

**1. Auto Rate:** APR=Annual percentage rate. Rate and terms effective 06/29/21 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. **2.** Receive up to 10,000 bonus points on purchases: 5,000 when you're approved and up to 5,000 more with double points for the first six months on any purchase. After the first six months, double points only apply to donations to churches, many ministries, and charitable organizations with IRS Merchant Category Code 8661 and 8398 and are subject to change without notice. Points earned will be credited to your account each month, will accrue over five calendar years and expire on a first-in-first-out basis annually. Points earned in calendar year one will expire as of the last day of calendar year five. **3.** 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. **4. Home Loan Rates:** APR=Annual Percentage Rate. Rates, terms, conditions, and availability effective 06/29/21 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. **5.** 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 payment 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. 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.

