

YOUR MONEY @ WORK



Christian Community
CREDIT UNION®

\$88,000 Awarded in Scholarships

CONGRATULATIONS!



Our "Scholarships for Success" Program awarded \$88,000 in scholarships to 88 students in 2021. 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 1.1 MILLION DOLLARS in scholarships!**

Featured above are ten 2021 scholarship recipients of the 88 awardees.

Congratulations to our 2021 scholars! We appreciate the opportunity to bless them as they pursue their academic goals.

Donate Your Points and Give More to Missions

Now you can give even more to missions this year. Simply donate the CURewards points you've earned with your Credit Union issued Visa or Mastercard! **For every 10,000 CURewards points you donate, our mission partners will receive a \$100 donation.** "Points for Missions" offer is only available from October 1 through December 31, 2021! Donate your points and change lives!

[LEARN MORE ▶](#)



Happy Place, Sacred Space...Welcome Home!

Looking to buy or refinance that place where you can recharge, find peace, and connect spiritually? Need funds to update your home instead? Welcome home! We're mortgage experts with a heart to serve so you can thrive. Offering competitive home loan rates, financing your home loan or home improvement project is just clicks away. [APPLY ▶](#) | [VIEW RATES ▶](#)

HOME LOAN RATES AS LOW AS

2.52% APR¹

15-Year Fixed Rate Mortgage

2.07% APR¹

5/1 Adjustable Rate Mortgage²
30-Year Mortgage



New Partnership with CAFO Expands Opportunity to Serve More



We've partnered with Christian Alliance for Orphans (CAFO) which widens the opportunity to serve the financial service needs of individuals, churches, and organizations. By offering an option to become a member of CAFO, more people can now join the Credit Union. In addition, the \$50 CAFO first-year membership fee will be paid by the Credit Union on behalf of the new member.

"In a member survey, protecting vulnerable children emerged as one of the top giving priorities that's near and dear to the heart of our members," said Aaron Caid, CCCU Chief Marketing Officer. "By having CAFO as our new charity partner, we're fulfilling our members wishes while allowing us to serve more individuals and organizations who may not have otherwise been eligible to join the Credit Union. It's our blessing to come alongside CAFO and the orphan and foster care movement."

[READ MORE ▶](#)

Financial Education Center

As a member, you and your family have access to our free online financial education center including blogs and videos. Plus, you can download our FREE eBook on "The No-Nonsense Guide to Managing Your Money."



[LEARN MORE ▶](#)



Fill College Funding Gaps with Student Choice Line of Credit!

We know federal student aid isn't always enough to pay for college? That's why Christian Community Credit Union is offering a private education line of credit from Student Choice.

A flexible option designed for students, you can secure funding for your entire undergraduate career with just one application!

APPLY TODAY ▶

VARIABLE RATE

AS LOW AS **1.99%** APR†

- ▶ Up to \$50,000
- ▶ 20 or 25 year term

FIXED RATE

AS LOW AS **3.99%** APR†

- ▶ Up to \$50,000
- ▶ 10-year term

† View Terms and Disclosures ▶

Money Matters from the Word

"Tell those who are rich in this world not to be proud and not to trust in their money, which will soon be gone. But their trust should be in the living God, who richly gives us all we need for our enjoyment" 1 Timothy 6:17 NLT (NLT)

Now Accepting Nominations

Two positions on the Board of Directors and two positions on the Supervisory Committee are available for 2022. Consideration for nomination can be done in one of two ways:

1. By Application: For a nomination application, call 800.347.2228, ext. 6203 or email mynomination@mycccu.com. Submit the application via mail or email by November 8, 2021. The Nominating Committee will select qualified nominees by November 15, 2021.

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 6, 2021.

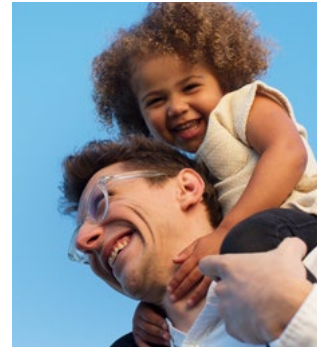
Send application or petition by: 1) email to mynomination@mycccu.com, OR 2) certified mail along with a return-receipt to: Nominating Committee Chair, CCCU, P.O. Box 9001, San Dimas, CA 91773.

Live Life More Fully with MyAdvantage Loan RATES AS LOW AS 4.65% APR³

Access the money you need, when you need it! **The MyAdvantage Loan³ is a LOW-RATE fixed-term personal loan with ZERO fees, so you pay one monthly payment with no surprises.** Easy, simple financing so you can take care of what you need today, while managing your money wisely with less stress.

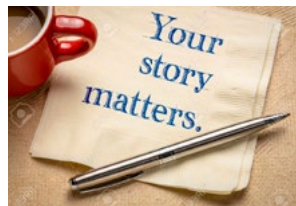
The MyAdvantage Loan can be used for:

- **Debt Consolidation:** Take control of your debt with one fixed payment.
- **Home Improvement:** Finance remodeling or home repair projects.
- **Adoption:** Access the funds you need to help grow your family.
- **Medical Expenses:** Pay medical bills and expenses your health insurance won't cover.
- **Special Occasions:** Conveniently pay for that wedding, quinceanera, or other special event.
- **Moving Expenses:** Cover movers and storage costs hassle-free when you relocate.



APPLY TODAY! ▶

What's Your Story?



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, we'd love to hear from you! **SHARE YOUR STORY ▶**

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. Home Loan Rates: APR=Annual Percentage Rate. Rates, terms, conditions, and availability effective 10/25/21 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. 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. **3. MyAdvantage Loan:** APR=Annual Percentage Rates effective 10/25/21 and is subject to change without notice. This is a fixed-term, closed-end loan and reflects the 0.25% discount for members using automatic payment with their Christian Community Credit Union Checking Account. Rates range from 4.65-22.65% APR with automatic payments or 4.90%-22.90% APR without automatic payment for loan terms of 24 – 60 months. Tiered rate based on credit score. Not all borrowers will qualify for the lowest rate. Other conditions may apply. Monthly payment for \$10,000: for 36 months at 4.65% APR (with autopay) would be \$298.71; for 60 months at 6.65% APR would be \$196.91. Estimated payments are for illustrative purposes only and assume you pay on time. Loan cannot be used to pay other existing Christian Community Credit Union loan balances. Personal Loan | Repayment Example: The following example depicts the APR, monthly payment and total payments during the life of a \$30,000 personal loan with a 2-year repayment term, a 0.25% autopay discount, and a fixed rate between 4.65%–21.65% APR. It works out to 24 monthly payments ranging from \$1,313.80–\$1,563.95 for a total amount of payments ranging from \$31,475.17–\$37,231.06. This repayment example assumes that the borrower is signed up for autopay and that all payments are made on time, with no pre-payments. Actual rates may vary based on repayment term, loan amount, creditworthiness, and other terms and conditions. No origination and prepayment fees. A \$25 one-time membership fee applies if you do not have a deposit account when you become a member of Christian Community Credit Union by applying for a loan. Fee will be waived if you open a deposit account within 30 days of loan approval. Visit myCCCU.com/deposit.

