



# Membership Invitation

Enclose opening deposit with this form. Make check payable to yourself.  
Mail to CCCU at the address below.

255 N. Lone Hill Ave. San Dimas, CA 91773 | 800.347.2228 (CCCU) | F: 626.915.1370 | info@myCCCU.com • myCCCU.com

**IMPORTANT! Please submit a copy of your current driver's license and social security card with this application.**

Group Code (if applicable)

## 1 Membership Eligibility

Please select ONE of the eligibility options for membership below:

**1) I want to join by becoming a member of Christian Community Credit Union's partner charity—Christian Alliance for Orphans**

Christian Alliance for Orphans (CAFO) serves to inspire and equip Christians for effective orphan care, family preservation, adoption and foster care. CAFO unites more than 200 respected organizations and over 720 church members to work for the needs of vulnerable children in the U.S. and worldwide.

I want to become a member of CAFO, therefore making me eligible to apply for membership with Christian Community Credit Union (CCCU). I understand CCCU will share my name and contact information with CAFO and pay the first-year \$50 membership fee on my behalf. I also consent to receiving email communications from CAFO.

AND, I agree to Christian Community Credit Union's Statement of Faith:

**Bible and the Trinity:** The Bible is uniquely God-inspired, without error, and the final authority on all matters of faith and practice. There is one God, eternally existing in three persons—Father, Son, and Holy Spirit—each possessing all the attributes of Deity.

**Sin and Salvation:** God created humans, but they disobeyed God by sinfully going their own way. As a result, they need God's saving grace. Salvation comes only through God's grace and must be received personally by repentance and faith. This accomplishes salvation for all who receive grace by trusting in Christ as Savior and Lord.

**Jesus Christ and Eternal Life:** Jesus Christ lived a sinless life on earth and voluntarily paid for human's sin by dying on the cross as their substitute. Jesus Christ rose from the dead and is the only mediator between humans and God. He will return to earth, will raise the dead and judge all people.

**Holy Spirit and the Church:** The Holy Spirit draws sinners to Christ, equipping believers for personal growth and service to the Body of Christ, the church. The church is called to proclaim God's reconciling grace, to glorify God and serve those in need.

**2) I agree with Christian Community Credit Union's Statement of Faith as stated at myCCCU.com/faithstatement AND I also attend, am a member of, or am an alumni of a Christian church, school, or ministry.**

Church/School/Ministry Name: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_

**3) I am related to a current Christian Community Credit Union member:**

**Relationship:**  Spouse  Father/Father-in-Law  Mother/Mother-in-Law  Brother/Brother-in-Law  Sister/Sister-in-Law  Son/Son-in-Law

Daughter/Daughter-in-Law  Grandparent  Grandchild  Aunt  Uncle  Niece  Nephew  Cousin  Existing Member

Relative's Full Name: \_\_\_\_\_ Relative's Phone: \_\_\_\_\_

NOTE: Please proceed to Page 2 to **Select Your Account**. Page 1 of 3 →

**2 Select Your Account(s) (For current rates visit myCCCU.com/rates)**

**CHECKING (no monthly fee)** \$100 or more to open. Get a Visa Check Card that earns one CURewards point for every \$2 in purchases. If you do not qualify for a Visa Check Card, you may receive an ATM Card. \$

**HARVEST HIGH-YIELD CHECKING (earns interest)** \$100 or more to open. Earn a high interest rate when you: 1) Register for e-statements 2) Have an active online banking 3) Have an activated CCCU debit card and credit card, and 4) \$500 in accumulated deposits during the month. \$

**SAVINGS**  ATM Card \$100 or more to open. Variable rate account and the APY could change after the account is opened. \$5 monthly fee applies when the daily balance falls below \$100 at any time during the month. \$

**WELCOME CD**  5 Months  10 Months \$500 minimum, \$250,000 maximum per member. New money only.<sup>1</sup> At maturity, the Certificate of Deposit (CD) will renew into a 12-month term share certificate at the prevailing rate. A penalty will be imposed on early withdrawals from CDs. \$

**THANK YOU CD - 10 Months** \$500 minimum, \$250,000 maximum per member. New money only.<sup>1</sup> At maturity, the Certificate of Deposit (CD) will renew into a 12-month term share certificate at the prevailing rate. A penalty will be imposed on early withdrawals from CDs. \$

**LIQUID CD - 15 Months** \$2,000 minimum, \$250,000 maximum. New money only.<sup>1</sup> No penalty for withdrawals of up to 50% of the start-of-day CD balance, minimum \$500, if made after the certificate has been opened for a minimum of seven days. Withdrawal amounts in excess of 50% in one day will be subject to a 90-day interest penalty, not to exceed interest earned to date. Withdrawal of any amount in the first six days of the CD being open will result in a penalty of seven days' dividends. Deposits cannot be a transfer from existing funds with Christian Community Credit Union. Not available for IRA accounts. \$

**STEP-IT-UP CD - 30 Months** \$500 minimum. If the standard rate increases on a 30-month CD you can STEP UP your rate once during the term. At maturity, the Certificate of Deposit will renew into a 24-month term CD at the prevailing rate. A penalty will be imposed on early withdrawals from CDs. \$

**TERM CD** \$1,000 or more to open. Six to 60 months. A withdrawal will reduce earnings. A penalty will be imposed on early withdrawal from CDs. \$

Term:

**PREMIUM MONEY MARKET ACCOUNT** \$10,000 minimum to open. New money only.<sup>1</sup> Immediate access to funds and free check-writing option. Variable, tiered-rate account. \$15 monthly fee applies when the daily balance falls below \$10,000 at any time during the month. \$

**MONEY MARKET ACCOUNT** \$1,000 or more to open, immediate access to your funds and free check-writing option. Variable, tiered-rate account. \$10 monthly fee applies when the daily balance falls below \$1,000 at any time during the month. \$

**Mobile / Online Banking** (Account access online and by phone)  
 Yes, sign me up and send access instructions.  No, I'm not interested.

**Order Checks**<sup>2</sup>  Checking  Money Market Include on Checks:  Joint account information  Phone number

**TOTAL** \$

### 3 Member Information

First Name	Initial	Last Name	Driver License Number	State	Exp. Date
Date of Birth	Social Security Number		Mother's Maiden Name		
Email Address			Home Phone Number		
Street Address (No P.O. Boxes, please)			Unit #	Mobile Phone Number	
City	State	Zip Code	Work Phone Number		
Employer		Occupation			

### 4 Joint Owner Information (Optional)

First Name	Initial	Last Name	Driver License Number	State	Exp. Date
Date of Birth	Social Security Number		Mother's Maiden Name		
Email Address			Home Phone Number		
Street Address (No P.O. Boxes, please)			Unit #	Mobile Phone Number	
City	State	Zip Code	Work Phone Number		
Employer		Occupation			

### 5 Beneficiary(ies)

In the event of my death, or if there is more than one owner of this account, in the event of death of all owners, the owner(s) hereby designate as my/our beneficiary(ies) to receive all sums in my/our account established.

Name/Organization - <b>Beneficiary #1</b>	Social Security Number (If applicable)	Date of Birth	
Street Address ( Include Unit Number. No P.O. Boxes.)	City	State	Zip Code
Name/Organization - <b>Beneficiary #2</b>	Social Security Number (If applicable)	Date of Birth	
Street Address ( Include Unit Number. No P.O. Boxes.)	City	State	Zip Code

### 6 Terms and Conditions - PLEASE SIGN BELOW

**I hereby apply for membership in Christian Community Credit Union with this application:** I certify that I qualify for membership based on the relationship stated above. I understand that any new account information will be verified. I understand that to continue my membership in Christian Community Credit Union, I must maintain a Christian Community Credit Union deposit, loan or credit card account. By signing this application, I/we authorize you to gather whatever credit, checking account and employment information you consider appropriate from time to time. I/We understand that this will assist in determining eligibility for products and services offered by Christian Community Credit Union.

**Receipt of Truth-In-Savings Disclosure:** By signing this application, I/we acknowledge that I have received a copy of the Fee Schedule, Privacy Notice, and the brochure "About your Credit Union Accounts" containing the Truth-In-Savings Disclosures. I/We agree to be bound by the terms and conditions of the Credit Union's Accounts Agreement(s) and any amendments thereto. If I/we are not present at the credit union when the account is opened, the credit union will mail the above Disclosures and Fee Schedule to me within ten days after the account is opened.

**Account Agreement:** By signing this application, I and my joint owner(s), if any, understand and agree that this application shall govern all accounts opened with the same ownership as set forth on this application. I agree that under this account number, I or my joint owner(s) will have the option of opening additional deposit accounts verbally or in writing in the future. I agree that different ownership interests will require the opening of a separate account number and the execution of an additional application. I understand that my account will be governed by Christian Community Credit Union's account terms and conditions, which will be sent to me. I agree that if the terms and conditions are not acceptable to me, I will close my account and receive all of my money, in full, with no fees or service charges, along with any interest owed to me.

**Important Information about Procedures for Opening a New Account:** To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

**What this means for you:** When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

**Account Terms and Conditions effective 12/27/2023 and are subject to change without notice.** Terms and conditions are solely within the discretion of the Board of Directors. We may limit the amount you may invest in one or more accounts to a total of \$1,000,000.

**X** \_\_\_\_\_  
Member Signature Date

**X** \_\_\_\_\_  
Joint Owner Signature Date

1. New money is money that is not presently on deposit at Christian Community Credit Union. Existing CCCU Members: New money is defined as deposits posted to your CCCU account within the past 30 days. The Credit Union reserves the right to make the sole judgment as to whether or not the deposited funds are considered new money.
2. Check printing fees applied.

**Deposit Insurance Disclosure:** By signing this application, I/we acknowledge that Christian Community Credit Union is privately insured by American Share Insurance up to \$250,000 per account. By members' choice, Christian Community Credit Union is not federally insured and if the Credit Union fails, the federal government does not guarantee that depositors will get back their money.

**Consent to Obtain Consumer Credit Report for Unsolicited Marketing Purposes:** I/We authorize Christian Community Credit Union ("CCCU") to obtain consumer credit reports about me/us from time to time to evaluate my/our creditworthiness so that I/we may be considered for CCCU products and services. I/We understand and agree that these reports will be obtained and used by CCCU in making decisions to offer CCCU products and services that I/we have not requested but that CCCU may determine to offer to me/us based on information contained in my/our consumer credit report. I/We also understand and agree that CCCU may obtain consumer credit reports on me/us but not offer any products or services to me/us. I/We may revoke this Consent at any time by contacting CCCU at (800)347-2228 or to info@mycccu.com.

**X** \_\_\_\_\_  
Member Signature Date

**Substitute W-9 Certification:** Under penalties of perjury, I certify that (1)The number on this form is my correct taxpayer identification number (TIN), generally known as my Social Security Number, (2) I am not subject to backup withholding due to failure to report interest and dividend income, (3) I am a U.S. citizen or other U.S. person (including U.S. resident alien). **The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.**

**X** \_\_\_\_\_  
Member Signature Date