

Your Money at Work

Fall 2015



Christian Community
CREDIT UNION®

Your Money
Building God's Kingdom™

Christian Community Credit Union Awards \$63,500 in Scholarships

The Credit Union's "Scholarships for Success" Program awarded \$63,500 in scholarships to 64 students in 2015. Awards were given to selected new applicants and those who qualified from the multi-year scholarship program. Scholars were selected based on their essay, academic excellence, extra-curricular activities, and references.

"As a college student away from home, Christian Community Credit Union's online banking and mobile check deposits are extremely beneficial," said scholarship recipient Hayley Walpus, Indiana Wesleyan University student. "Their financial services have truly helped my transition into adulthood. I'm excited to continue on the journey God has planned."

"Thank you for awarding me the scholarship. I am very grateful. The Credit Union's service has been great and the staff is always friendly and helpful. I would recommend them to others," said Hannah Martinez, University of California student.

"The Credit Union offers services to members at every stage of life. It's a privilege to bless these students with scholarships as they pursue their educational goals," said John Walling, Christian Community Credit Union President/CEO. "Since our scholarship program began in 1999, we've awarded over \$670,000 in scholarships!"



Credit Union staff pose with 2015 "Scholarships for Success" recipients (top), including those from Biola University and their school administrators (bottom).



RATES AS LOW AS
3.176% APR¹
5/1 ARM with Mortgage Insurance | 5% DOWN One Point

New 3% & 5% Down Payment Home Loan Options¹

With our new 3% & 5% down payment options, now's a great time to buy your first home or refinance the one you have. From a variety of affordable loans, including fixed-rate and adjustable-rate mortgages, to our staff of lending experts, we save you both money and time.

Apply for a home loan today! Visit myCCCU.com/mortgage.

Terms and Conditions on reverse side.¹

Give Your Family Peace of Mind with Telemedicine

Is your family tired of waiting hours in a doctor's office or urgent care? Let Telemedicine of America's board-certified doctors, available 24 hours a day, seven days a week by web video or phone, treat you within minutes. As a member, you and your family can get quality care for common ailments such as cold & flu, allergies, stomach virus, bronchitis, and more! Plans are as low as \$14.95 per month.

Limited-time Offer! Telemedicine will WAIVE your monthly membership fee through December 31, 2015 for the first 100 members who enroll in October 2015!²

Enroll for Telemedicine today! Visit myCCCU.com/telemedicine.

Terms and Conditions on reverse side.²

FREE
Telemedicine through
December 31, 2015!²

A Guide to Buying Your Dream Home

FREE!

Buying a home doesn't have to be overwhelming. BALANCE's free Homebuying Toolkit is a simple-to-use guide which breaks down the process into a series of clear and easily understood steps to get you into the home of your dreams.

Access your **FREE Homebuying Toolkit** at balancepro.net/homebuying.*





Don't Let These #CreditFails Ruin Your Credit Score

Your credit score reflects how likely you are to pay back money you borrow. There are a few different scales, but the most used is the FICO score from 300 to 850, with a higher number being more desirable. These five mistakes can ruin your credit. Don't let them happen to you!

- 1. Not knowing your score.** Your score lets lenders know if you're a good candidate for a car or home loan. Make sure your credit report is correct by requesting a copy every year at annualcreditreport.com.*
- 2. Making late payments.** One missed payment can do a lot of damage. Whether you use an auto-pay program or reminder notes, make sure you don't miss a due date!
- 3. Only paying the minimum payment.** Interest will build up on your balance and affect the amount of debt your credit score reflects. Pay down that balance quickly. Never charge more than you can pay in full each month.
- 4. Applying for too many credit cards.** This "hard inquiry" can be seen by other lenders. If you've applied for a bunch of cards in a short period of time, this new debt can affect your chances of getting loans or other accounts.
- 5. Closing old credit card accounts.** Your report shows cards you haven't used as inactive or nonexistent, making it look as though you don't have much credit history. Instead, use your card at least once or twice a year and pay it off in full each time.

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



Accepting Nominations

The Nominating Committee is accepting nominations for three positions on the Board of Directors and one position on the Supervisory Committee for 2016. Members interested in running for one of the positions may submit their names for consideration. Applications must be submitted to the Nominating Committee by November 6, 2015 and should be sent by certified mail along with a return receipt requested to: Nominating Committee Chair, Christian Community Credit Union, P.O. Box 9001 San Dimas, CA 91773.

The Nominating Committee will select qualified nominees by November 19, 2015. Nominations can also be submitted by petition and should include a request to be placed on the ballot and the petition signed by at least 100 members. A candidate must give written consent to the nomination. The nomination by petition must be submitted to Christian Community Credit Union by December 4, 2015.

For a nomination application, please call **800.347.CCCU (2228), ext. 6210**.

1. Home Loans: APR = Annual Percentage Rate. Mortgage Loan rates and terms effective 09/22/2015. Rates, terms, conditions, and availability are subject to change or withdrawal at any time and without notice. Nothing herein is or should be interpreted as a commitment to lend. Loans are subject to credit, income, and property appraisal. Other conditions and restrictions may apply. NLMS ID Number is 504297. The Adjustable Rate Mortgage loan offered by the Credit Union is amortized over 15 or 30 years. The initial interest rate is fixed for the first five years of the loan and adjusts annually thereafter. After the initial fixed rate period, the interest rate charged will be based on an interest rate index ("index") plus a margin, rounded to the nearest one-eighth of one percentage point (0.125%). The index is: The monthly average yield on United States Treasury securities adjusted to a constant maturity of 1 year, as made available by the Federal Reserve Board. The most recent Index figure available as of the date 60 days before each Change Date is called the "Current Index." New purchase money maximum loan-to-value ratio is 97%. Private Mortgage Insurance (PMI) is required. PMI is required on loans over 80% LTV. For refinance loans with cash out, the maximum loan-to-value ratio is 90% based on appraised value. All rates apply to single family dwellings that are owner occupied. Closing costs are associated with this loan. The APR is based on loan amounts up to \$417,000.00. The loan may be refinanced at any time. Loan approval subject to credit, income, and property appraisal. Points and other fees may be associated with this loan.

2. Telemedicine: Telemedicine of America, LLC is offering FREE Telemedicine service through December 31, 2015, to the first one hundred (100) members of Christian Community Credit Union who enroll for the free trial service during October 2015. Your free trial service starts the first day of the month following your enrollment month. To be eligible, a member must provide complete credit card info when enrolling, and will have the option to terminate the service at any time during the free trial period. Starting January 1, 2016, the member's credit card will be charged the regular monthly rate of \$14.95 for single and \$19.95 for a family (up to 5 immediate family members in total). This offer is not available to members who have used the free offer in the past.

*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.



Money Matters from the Word

“Whatever you do, work at it with all your heart, as working for the Lord.”

Colossians 3:23 (NIV)

NEW!

Apple Pay for Your Credit and Debit Cards



Apple Pay is now available with all our Credit Union-issued credit and debit cards. Make payments easily and securely using Apple Pay with iPhone 6 & 6 Plus, Apple Watch, or iPad Pro, iPad Air, and iPad Mini 3 & 4.

Adding a card is simple: open the Wallet or Passbook app on your device and follow onscreen instructions.

Visit myCCCU.com/mobilebanking.

Contact Us

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

CO-OP Shared Branch

5,000+ shared branches nationwide
myCCCU.com/locations

CO-OP ATM

29,000+ FREE ATMs nationwide



Christian Community Credit Union is privately insured by American Share Insurance up to \$250,000 per account. By members' choice the 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. Accounts with the Credit Union are not insured by any state government.

