

Your Money at Work

Summer 2015



Christian Community
CREDIT UNION®

Your Money
Building God's Kingdom™



\$50,000 Matching Gift Met for Nepal Earthquake Relief

In response to the multiple earthquakes in Nepal, the Credit Union offered a total matching fund of \$50,000 to the following ministries: Asian Access, International Ministries, and Mission Aviation Fellowship. We're pleased to announce that all three ministries met the matching fund.

"Now, we have the opportunity to bring the hope of Christ to the people of Nepal thanks to the Credit Union's generosity," said Joe Handley, President of Asian Access. "This matching grant will allow MAF to coordinate relief flights to communities to deliver food, water, medical personnel, tarps, and other forms of aid," said John Boyd, MAF President/CEO.

Photo courtesy of Wikimedia Commons.

The donation came from our "Cards that Give to Missions" program where a portion of the Credit Union's interchange income (fees merchants pay to card issuers) goes towards missions. The more cardholders use their credit/debit card, the greater the donation.

To learn more about the "Cards that Give to Missions," visit myCCCU.com/cards.



5 Great Ways to Travel More and Spend Less

Planning a vacation trip? It pays to plan ahead. Shopping around can save you a lot of money on travel, lodging, and food. Here are a few tips to help keep you on the road without emptying your wallet.

- 1. Pack light:** If you're flying, remember that airlines charge hefty fees for extra baggage. Try to reduce your packing to one bag per person. For small items, try a multi-pocketed travel vest or an infinity scarf with hidden pockets.
- 2. Eat like the locals:** Avoid overpriced touristy spots. Pay attention to where the locals eat. Chances are you'll get great food with real local flavor for a fraction of the price. If you want to try a fancy place, spend less by going at lunch instead of dinner.
- 3. Caller beware:** Make sure you know your cell phone's roaming charges policy before you travel. Ask specific questions about rates and what areas are covered when ordering a calling plan. Do you travel frequently overseas? You may save more money buying an international phone, or buying a SIM card in the country you're visiting.
- 4. Watch your cash:** Buy prepaid travel cards before you travel. This will help you keep your accounts (and your identity) safe. In case of loss or theft, you'll be protected. And, they're a great way to track family members' travel expenses.
- 5. Book a package:** It may surprise you that there are still travel agents! A good travel agent can help you find a package that meets your needs. As a member, you get great prices and even cash back on your travel packages.

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

Hit the Road with Us!

Auto Loans As Low As
1.29% APR*

Whether you're in the market for a new or used vehicle, we can help you rev up your savings with auto loan rates as low as 1.29% APR.*

Already have an auto loan somewhere else? Transfer your current high-rate auto loan to the Credit Union and accelerate your savings! Looking to buy your first car, or know someone who is? We can help! Ask about our **NEW first-time and parent-assist car buyer programs**.

Apply for an auto loan today!
Visit myCCCU.com/auto.



*APR=Annual percentage rate. Rate and terms effective 06/17/2015 and are subject to change without notice. This is a fixed rate loan with a \$10,000 minimum. Monthly payment for \$10,000 for 72 months at 1.29% APR would be \$144.50. Rates are based on credit rating and ability to pay. For new members only, a one-time \$5 membership fee will be added to your auto loan. 1.29% APR does not apply to existing Christian Community Credit Union loans.

Your Money at Work

The money you deposit into your accounts helps provide affordable financing for churches for building or expanding worship facilities and purchasing property. These loans make it possible for them to better serve their members and communities.

Living Water Bible Church, San Diego, CA (Construction)

"With this loan, we will be able to remodel our recently purchased church building so we have a foundation to grow and serve the community. Membership Development Officer Michael Garcia came to our office to help during the process. Even Senior Vice President Scott Reitsma came down to San Diego to encourage and pray for us. They set a good example by their diligent work ethics and good stewardship. We felt that we are working towards the same goal—to serve God and advance His Kingdom." *Zhijun Wang, Treasurer*



Artist rendition for Living Water Bible Church, San Diego, CA

Travel Advisory

Ensure Access to Your Cards During Your Vacation

Add us to your checklist of things to do before you hit the road. Let us know your travel dates, destination, and last four digits of your credit, debit, and/or ATM card(s). This way, our Fraud Detection Center doesn't block your card from transactions that are not within your usual spending pattern.

Call **800.347.CCCU (2228)** or login to Online Banking. Then, click on "Support" and send us a "Secure eMail" within "Secure Support."

A Toolkit for Making Smart Car-Buying Decisions

With BALANCE's Car-Buying Decisions Toolkit, you'll start with a money management plan to learn what you can afford for a down payment and a total monthly expense. Next, you'll review your credit and learn how it will affect your financing for the car. Then, decide what exactly you are looking for, where to research, and how to get the best deal.

Let's get you on your way to owning a car today! Visit balancepro.net/carbuying.*

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Your Single Source to Pursue Financial Empowerment

No one is more dedicated to helping you realize your financial goals than the Credit Union. Our partnership with Wealth Solutions Group gives you exclusive

membership access to Biblically-based financial planning and investment management services. At Wealth Solutions Group, advisors take the time to understand your needs, define your goals, and develop a strategy to empower you financially.

Contact Wealth Solutions Group at myCCCU.com/wsg or call **626.915.5971**.

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Money Matters from the Word

“Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty.”

Proverbs 21:5 (NLT)

A Better Way to Pay for College!

Credit Union Student Choice Private Loan Solution

Federal student aid isn't always enough, especially when attending a private college or university. That's why we offer **Credit Union Student Choice**, an affordable private student loan to help fill your funding gaps. With low loan rates and zero origination fees, you could save hundreds of dollars over the life of your loan.



Visit myCCCU.studentchoice.org or call **866.464.9193** to learn more.

*All loans subject to evaluation of each applicant's credit.

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.

