



Rates Effective: 5/15/2019

SPECIAL CERTIFICATES	Term	Rate	APY*
New Member Welcome Certificate ¹ \$500 minimum; \$10,000 maximum. One certificate per new member. Must be opened within 30 days of joining the Credit Union. At maturity, the certificate will renew into a 12-month term share certificate at the prevailing rate.	18 Months	3.92%	4.00%
Liquid Certificate ³ \$2,000 minimum, \$250,000 maximum. New money only ^A . APY assumes that dividends remain in the account until maturity. Unlimited deposits are accepted during the term of the certificate. No penalty for withdrawals of up to 50% of the start-of-day certificate 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 certificate being open will result in a penalty of seven days' dividends. At maturity, the certificate will renew into a 12-month, regular term share certificate at the prevailing rate. Deposits cannot be a transfer from existing funds with Christian Community Credit Union. Not available for IRA accounts.	15 Months	1.98%	2.00%
Step-it-Up Certificate ¹ (IRA available) \$500 minimum. If the standard rate increases on a 30-month certificate, you can STEP UP your rate once during the term. At maturity, the certificate will renew into a 24-month term share certificate at the prevailing rate.	30 Months	2.42%	2.45%

Term Share Certificate (IRA available) ¹								
Terms	\$1,000 Minimum		\$10,000 Minimum		\$50,000 Minimum		\$100,000 Minimum	
	Rate	APY	Rate	APY	Rate	APY	Rate	APY
6 – 11 Months	1.39%	1.40%	1.49%	1.50%	1.54%	1.55%	1.59%	1.60%
12 – 23 Months	1.98%	2.00%	2.08%	2.10%	2.13%	2.15%	2.18%	2.20%
24 – 35 Months	2.23%	2.25%	2.32%	2.35%	2.37%	2.40%	2.42%	2.45%
36 – 47 Months	2.27%	2.30%	2.37%	2.40%	2.42%	2.45%	2.47%	2.50%
48 – 59 Months	2.47%	2.50%	2.57%	2.60%	2.62%	2.65%	2.66%	2.70%
60 Months	2.62%	2.65%	2.71%	2.75%	2.76%	2.80%	2.81%	2.85%

Premium Money Market Account ^{2,4} (new money ^A) (IRA available) \$10,000 minimum to open, \$100,000 maximum (\$10,000 minimum for IRA)			Money Market Account ^{2,5} (IRA available) \$1,000 minimum to open (\$100 minimum for IRA)		
Terms & Conditions Apply**			Daily Balance From - To	Rate	APY
Daily Balance From - To	Rate	APY	\$0.00 - \$9,999.99	.30%	.30%
\$10,000 - \$24,999.99	.50%	.50%	\$10,000 - \$24,999.99	.30%	.30%
\$25,000 - \$49,999.99	.60%	.60%	\$25,000 - \$99,999.99	.40%	.40%
\$50,000 - \$100,000.00	.70%	.70%	\$100,000.00 and over	.42%	.42%

Savings Account ^{2,6}		
\$100 Minimum deposit to open	Rate	APY
(Custodial Accounts for Minors \$25)	.20%	.20%

Checking Plus ⁷		
\$100 Minimum deposit to open	Rate	APY
For balances \$1,500 or more	.10%	.10%

*APY = Annual Percentage Yield assumes that dividends remain in the account until maturity, a withdrawal will reduce earnings. No additional deposits can be made during the term of the Share Certificate.

We may limit the amount you may invest in one or more accounts to a total of \$1,000,000.

1. A penalty will be imposed on early withdrawals from certificates.
2. Variable rate account with easy access and maximum liquidity. Regulation D imposes a six transfer/withdrawal limit per month, which includes the following types of transactions: 1) Pre-authorized or automatic withdrawal arrangement for a transfer to the member's other account(s) at the credit union or to a third party; Telephone transfers; or Transfers initiated by personal computer to another account at the credit union or to a third party during a calendar month. Transfers to a third party if made by check. 2) Transactions NOT included in the six transfer/withdrawal limit are as follows: Transfers or withdrawals the member makes in person, through an ATM, by mail or by telephone (which results in the mailing of a check payable to the member). Transfers from a credit union account to the same credit union for the purposes of repaying a loan.
3. Regulation D imposes a six transfer/withdrawal limit per month, which includes the following types of transactions: (1) Pre-authorized or automatic withdrawal arrangement for a transfer to the member's other account(s) at the credit union or to a third party; Telephone transfers; or Transfers initiated by personal computer to another account at the credit union or to a third party during a calendar month. Transfers to a third party if made by check. (2) Transactions NOT included in the six transfer/withdrawal limit are as follows: Transfers or withdrawals the member makes in person, through an ATM, by mail or by telephone (which results in the mailing of a check payable to the member). Transfers from a credit union account to the same credit union for the purposes of repaying a loan.
4. There is a \$15 monthly fee on Premium Money Market Account when the daily balance falls below \$10,000 at any time during the month.
5. There is a \$10 monthly fee on Money Market Account when the daily balance falls below \$1,000 at any time during the month.
6. There is a \$5.00 monthly service fee if the balance falls below \$100.00. No fee for Custodial Accounts under age 18.
7. There is a \$10.00 monthly service fee if the balance falls below \$1,500 without direct deposit.

**Terms & Conditions Premium Money Market Account (PMMA): Option 1: Eligible to transfer existing CCCU shares into a PMMA when a Term Certificate is opened up with new money^A of an amount equal to the funds that were transferred from the existing CCCU share account(s) into the PMMA. Additional deposits into the PMMA up to the \$100,000 maximum must also be new money^A. Option 2: Bring in new money^A to open a PMMA. Additional deposits into the PMMA up to the \$100,000.00 maximum must also be new money^A.

^ANew money is money that is not presently on deposit at Christian Community Credit Union. The Credit Union reserves the right to make the sole judgment as to whether or not the deposited funds are considered new money.

Rate changes are solely within the discretion of the Board of Directors and subject to change without notice. Variable rates are subject to change after the account is opened and is accurate as of the last dividend declaration period. Dividends are compounded daily and will be credited monthly on all dividend bearing accounts. Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. Fees or other conditions could reduce earnings. Please call Christian Community Credit Union at 800.347.CCCU for the most current rates, terms, and fees.



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



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Auto Loans

New Auto Loan as low as 2.99%* APR
Used Auto Loan as low as 3.49% APR**
Auto Loan Refinance as low as 3.99%* APR**
Private Party auto loan as low as 4.99%** APR**

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. Call for details.

This is a fixed rate loan. 2.99% APR reflects the 0.25% discount for new members¹ OR for members using auto pay with their Credit Union Checking Account. Monthly payment for \$10,000 for 72 months at 2.99% APR would be \$152.09. Rates are based on credit rating. 2.99% APR does not apply to existing Christian Community Credit Union loans. **This is a fixed rate loan. 3.49% APR reflects the 0.25% discount for new members¹ OR for members using auto pay with their Credit Union Checking Account. Monthly payment for \$10,000 for 72 months at 3.49% APR would be \$154.36. Rates are based on credit rating. 3.49% APR does not apply to existing Christian Community Credit Union loans. *This is a fixed rate loan. 3.99% APR reflects the 0.25% discount for new members¹ OR for members using auto pay with their Credit Union Checking Account. Monthly payment for \$10,000 for 72 months at 3.99% APR would be \$156.66. Rates are based on credit rating. ****This is a fixed rate loan. 4.99% APR reflects the 0.25% discount for new members¹ OR for members using auto pay with their Credit Union Checking Account. Monthly payment for \$10,000 for 72 months at 4.99% APR would be \$161.33. Rates are based on credit rating. 4.99% APR does not apply to existing Christian Community Credit Union loans.*

¹New members are those that joined Christian Community Credit Union within the last six months. Rates based on terms and credit score.

Fresh Start Loan & Earn a rebate of 10% of the loan interest¹

As low as 21% APR

This is a fixed term, close-ended loan. Tiered rate based on credit score and debt-to-income ratio. Not all borrowers will qualify for the lowest rate. Monthly payment for \$10,000 for 60 months at 21% APR would be \$272.84. A processing fee of \$25 applies when loan is funded. Financing the processing fee will increase the monthly payment. Request from \$5,000 to \$25,000 for up to 60 months. Get free financial counseling through GreenPath Financial Wellness. Earn a **rebate of 10% of the loan interest** to help pay down your loan. Credit score will be reviewed annually and must be the same or increased since initial loan funding or last review. Interest rebate is credited annually and will be 10% of interest paid on the loan during the calendar year. Interest rebate will be credited back to the loan by January 31st. Checking Account does not qualify for the \$200 checking bonus. Terms and conditions apply. Rates and terms subject to change.

Personal CreditLine

As low as 10.50% APR

This is an open-end line of credit with payments of 3.5% of the outstanding balance. Rates are variable and tied to The Wall Street Journal Prime Rate with a maximum APR* of 18%. 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. Rate effective **2/01/19 – 7/31/19**.

Visa Signature Rewards/World MasterCard

Variable: Between 13.15% and 18.00% APR

The APR you receive when you open your account is determined based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate. The rate for purchases, balance transfers and cash advance is determined by adding a margin of **7.65%-13.65%** to the Prime Rate. The rate may fluctuate if the Prime Rate changes monthly.

Annual Fee: None. **Balance Transfer Fee:** 2% of amount transferred with a \$5.00 minimum. **Cash Advance Fee:** 2% of amount advanced with a \$5.00 minimum. **Foreign Transaction Fee:** 1% of transaction amount. **Late Payment Fee:** \$15.00 when minimum monthly payment is not received by 15 days after due date. **Returned Payment Fee:** \$25.00. **Minimum Interest Charge:** If you are charged interest, the charge will be no less than \$1.00. Information current as of 5/15/2019. **Membership Fee:** None

Home Equity Line of Credit

As low as 5.75% APR

*APR=Annual Percentage Rate effective 5/15/2019 and is subject to change without notice. This is an open-end line of credit secured by the equity in your home. 5.75% APR reflects the 1/4% discount if your mortgage/1st Trust Deed is with Christian Community Credit Union. The rate is variable and is based on The Wall Street Journal Prime Rate plus a margin that is based on your credit score and the ratio of your mortgage loan balance to your home value, known as your loan-to-value (LTV). The rate is adjustable monthly with rates as low as 5.75% APR and a maximum of 18.00% APR. Estimated appraisal fee is \$475. Not available in Texas. Current property insurance is required. Transfer tax may be applicable in certain states and is the borrower's responsibility to pay at closing. 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.

Real Estate Loans

Fixed & Variable Rates APR

For a complete listing of real estate loans and current rates, call a Real Estate loan officer 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.

Share-Secured

3.20% APR

Share secured loan rate is variable and will be charged 3% above the share rate paid by CCCU, rounded to the nearest 1/10 percentage point. Subject to change without notice. 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.

Rates are subject to change without notice. For current rates call 800-347-2228. APR = Annual Percentage Rate



The Credit Union is an Equal Housing Lender and makes loan without regard to race, color, religion, sex, handicap, familial or national origin.

¹ To receive the 10% interest loan rebate: 1. Set up a Checking Account* with automatic loan payments. 2. Enroll and complete GreenPath Financial Wellness course within 60 days of loan funding. 3. No late payments. Loan account is considered late if payment is received after grace period ends. AND 4. Credit score will be reviewed annually and must be the same or increased since initial loan funding or last review.