

# CCCU NEWSLETTER

SPRING 2016

## NEW ONLINE BANKING!

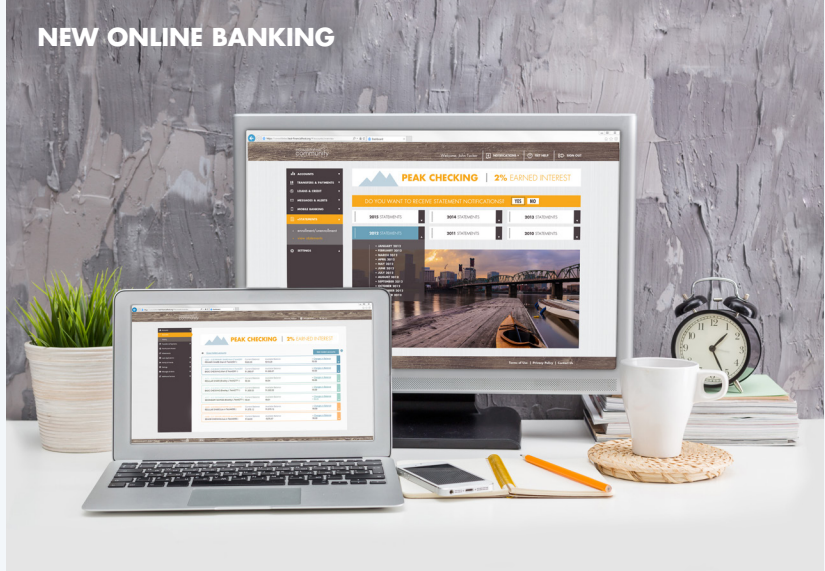
Our new Online Banking platform went live on March 7th, 2016! In addition to a complete redesign, Online Banking now boasts new features to help you manage your finances. Some of the new features include (but are not limited to):

- FINANCIAL DASHBOARD
- MEMBER-TO-MEMBER PAYMENTS
- MULTI-USER LOGIN & ACCESS
- PASSWORD RESET 24/7
- SCHEDULE FUTURE OR RECURRING TRANSFERS
- SECURE MESSAGE CENTER

Perhaps the most exciting part of Online Banking is how customizable it is. You can personalize every part of your banking experience to fit your lifestyle, including rearranging accounts, setting alerts and reminders, and managing who has access to your account.

## NW BRANCH RELOCATION

We are excited to announce the signing of a long-term lease in the new Slabtown development in NW Portland! In March, we relocated our NW Portland branch from the XPO Logistics building to a retail space across from the New Seasons Market at **1535 NW 21st Ave**, just one block south of the existing branch. The credit union moved to this location to upgrade technology in the branch and increase visibility to the community.



**NEW ONLINE BANKING**

“Our number one goal is to provide our members with a simple and easy-to-use banking experience.” -LARRY ELLIFRITZ, CEO

The new branch features electronics including an iPhone, Android tablet, and a touch screen TV to help aid members with financial education. The new facility also has a 24/7 ATM and night drop, so you can take care of your finances every hour of the day. The existing ATM in the basement of the XPO Logistics Ad Tech 1 building will remain in service for the convenience of XPO Logistics employees.



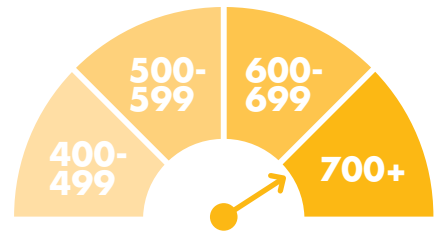
# FINANCIAL WELLNESS STARTS HERE

## SPECIAL PROMOTIONS FOR OUR MEMBERS:

### LEARN ABOUT YOUR CREDIT

Now offering **FREE CREDIT SCORES** and a credit evaluation\* to our members! The first step of financial wellness is having a good understanding of your finances. Visit or call one of our branch locations to receive your credit score and meet with an expert advisor.

\*Only credit scores and an evaluation of the credit report will be given. Full credit reports will not be provided. This is a soft-pull report and will have no impact on your credit score.



### HOME EQUITY LINES OF CREDIT

Set yourself up for the future by opening a Home Equity Line of Credit (HELOC)! Not only can you add value to your house with home improvements, but you can also lower your interest rate and save money for the future.

**LIMITED TIME ONLY: 1.89%<sup>APR</sup> FOR THE FIRST YEAR!**

After which rate reverts to prime, currently 3.5%<sup>APR</sup>\*

\*Rates as of 3.1.2016 and are subject to change. OAC. Offer valid on primary residences only. After promotional rate, the LOC interest rate will revert to the prime lending rate as published in the Wall Street Journal, currently 3.50%. This variable rate can potentially adjust quarterly. CCCU will pay up to \$500 in closing costs. Limited time offer, subject to end without notice. See credit union for full details.



### EARN 2.02%<sup>APY</sup> WITH PEAK CHECKING

Earn interest on your money! Sign up for a Peak Checking account today and watch your money grow.

\*APY= Annual Percentage Yield. Rates as of 3/1/2016. Minimum opening balance of \$25.00. To receive the 2.02% dividend rate, Peak Checking accounts must be enrolled in eStatements; must have a payroll, social security or pension direct deposit each month; at least one log-in to the CCCU Online Banking system each month; and a minimum of 12 debit transactions each month (ATM transactions do not count toward the debit card requirements). The 12 debit transactions must be posted to the account prior to the last business day of each month, regardless of when the transaction was conducted. All account requirements must be met by the last business day of the month to qualify for the higher dividend rate.



#### LLOYD DISTRICT | NE

1033 NE 6th Ave  
Portland, OR  
503.232.8070

#### SANDY BLVD | NE

2021 NE Sandy Blvd  
Portland, OR  
503.232.8070

#### SLABTOWN | NW

1535 NW 21st Ave  
Portland, OR  
503.232.8070

HOURS: Monday - Friday 9am-5pm. Sandy Blvd branch closes 6pm Friday.



consolidated  
community  
credit union

NMLS ID: 401937