

CCCU NEWSLETTER

WINTER 2016



FINANCIAL CHECKUP FOR THE NEW YEAR

MEMBERS HAVE ACCESS TO FREE FINANCIAL GUIDANCE

One of the benefits of being a member is receiving financial guidance from **Dave Newbore**, certified financial planner. Being a non-profit, member owned organization means that unlike most big banks, we truly have the best interests of our members in mind! Contact Dave today to schedule your appointment.

503.657.3143

dave@bacon-newbore.com

NEW WEBSITE

UPDATED DESIGN & FEATURES

We understand how important it is to have access to your money. We believe this starts with our technology, so this year we have made it our goal to improve our banking technology across the board. Starting with online banking, we introduced a more user-friendly platform with new features to help you better organize your finances. Similarly, our mobile app got a refreshed design and layout, giving you easy access to your money on-the-go. In an effort to enhance and simplify your experience, we have also been working on a complete overhaul to our website. This has been an excellent opportunity for us to review the content we had available for our members, remove unnecessary or redundant sections and add in relevant information. In addition to reorganization of content, the new website will also feature a completely new design, as well as updated loan calculators and a blog so that you can stay up-to-date on financial trends, credit union news, and Portland community events!



LOGGING IN TO ONLINE BANKING

The online banking login box location is moving! Previously located at the top of the screen, the online banking box will now be ever-present on the page in a bar at the bottom of the page.

CHECK THE HOME PAGE BANNERS

Our home page features 4 boxes that will keep you updated with important credit union information! There is also a static rates box, so you can easily find daily updated rates.

FREQUENTLY ASKED QUESTIONS

The general frequently asked questions are located on our "About" page. You will find FAQs for Bill pay, Online Banking, & Mobile Deposit on the Account Access page, located under the "Personal" tab.

PHYSICAL AND FINANCIAL WELLNESS



FREE FITBIT

WITH A NEW DIRECT DEPOSIT CHECKING ACCOUNT**!

Improve your physical and financial wellness by opening a direct deposit checking account with CCCU!

Getting your free fitbit is easy.

- 1) Open a direct deposit checking account**
- 2) Make at least eight debit transactions
- 3) Log into Online Banking at least once
- 4) Have a valid e-mail on file

*Offer valid for new checking accounts only. Checking account cannot be overdrawn at any time. Promotion subject to end at any time.

** Deposit must be entire paycheck.



YOU & YOUR FRIEND GET \$100!

Refer a friend. Receive \$100.

Tell your friends about the credit union difference! Not only will they thank you for introducing them to a banking experience with fewer fees, better rates and amazing people, they will also join a culture of trust because we have our members' best interests in mind. Better yet, if they open a direct-deposit checking account, you AND your friend will receive \$100 once their account is considered active*.

*See credit union for active checking requirements.

Yes. You heard correctly.

1.89%^{APR}* HOME EQUITY LINE OF CREDIT



FIXED RATE FOR 1 YEAR - THEN CONVERTS TO VARIABLE RATE BASED ON PRIME, CURRENTLY 3.75%

*Rates as of 12/15/2016, subject to change without notice. After the first year, rate converts to a variable rate based on Prime, currently 3.75% with maximum APR 18%. OAC. Offer valid for primary residences only. See Credit Union for details.

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.

HOLIDAY CLOSURES:

New Year's Day (January 2) • Martin Luther King Day (January 16) • Presidents' Day (February 20)



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