

# CCCU NEWSLETTER

## SPRING 2022



## NEW HOOD RIVER BRANCH

### Coming later this year!

Did you know the CCCU Cascade branch building was originally an auto parts store? Like many buildings, it has seen new faces, new users, remodels, and additions throughout the years – and later this year, it'll be our newly remodeled Cascade Branch!



"Providing our members and employees with an improved space has been so important to us. We are grateful for the Hood River community's decades of loyalty to the credit union, and we look forward to continuing to serve our members from our remodeled branch for decades to come."

- Larry Ellifritz, CCCU CEO

The remodel will consist of numerous improvements to the member experience, including a new entry, new teller and loan officer areas, and high ceilings that provide an abundance of natural light throughout the space. The design uses modern materials and fixtures, giving the existing building and branch a new life for its next chapter.

We can't wait to roll out these enhancements that will further enable our CCCU Cascade team to serve members through a new interior environment, updates to technology, and more!



Lead the way to a cleaner tomorrow by driving an electric/hybrid vehicle or making your home "greener" and more energy efficient. We've got loan options that help finance the clean energy movement while helping you save some green!

- Get as low as **1.84% APR\*** with an electric, hybrid, or other alternative fuel vehicle loan.
- Make energy efficient home improvements with a low-rate HELOC.

**Apply or refinance with CCCU today!**

**Consolidatedccu.com/apply**  
**800.444.8115**

\* APR = Annual Percentage Rate. 0.25% will be discounted off stated APR. Rates effective 4.01.22 and are subject to change. Discount does not apply to existing CCCU auto loans. Estimated monthly payment: a \$15,000 new vehicle loan at 1.84% APR for 60 months will have an estimated monthly payment of \$262.00; a \$15,000 used vehicle loan at 1.99% APR for 60 months will have an estimated monthly payment of \$263.00. All loans are subject to credit terms approval. Visit [www.epa.gov/greenvehicles](http://www.epa.gov/greenvehicles) to search for qualifying vehicles.

## NOW ACCEPTING \$5,000 CCCU SCHOLARSHIP APPLICATIONS

### Helping College Dreams Come True

We understand that with big dreams come big expenses. That's why we're awarding \$5,000 to a deserving 2022 high school graduate! Have a family member who could use some help with their college savings? Encourage them to apply!

**To access the application and application guidelines, pick one up at a CCCU branch or download one online at [consolidatedccu.com/scholarship](https://www.consolidatedccu.com/scholarship).**

### DEADLINE TO APPLY: July 31, 2022

The winner will be notified by August 15, 2022.

### APPLICATION GUIDELINES

- Must be member and/or related to a member of CCCU.
- Must be a graduating high school senior or recent graduate who will be enrolled full-time as a freshman at college.
- Must have 3.00 minimum GPA.
- Eligible institutions include any public or private accredited two- or four-year institution for post-secondary education.

## YOUR 401(k) MAY NEED A SCENERY CHANGE

Whether you've changed jobs or just want to see if your portfolio needs rebalancing – it's a good time to examine your 401(k) plan. Maybe you're asking yourself, "What should I do with the 401(k) money I've accumulated?" You may have up to four options:

1. Leave the money where it is
2. Roll it over to your employer's new plan
3. Roll it into an Individual Retirement Account (IRA)
4. Cash it out



### Schedule your complimentary review today!

[Info@consolidatedcwm.com](mailto:Info@consolidatedcwm.com) | 503.925.5511



\* Securities are offered through LPL Financial (LPL), a registered broker-dealer (member FINRA/SIPC).

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## WE'RE LOWERING FEES!

Beginning April 1 our NSF and stop payment fees will be lowered from \$30 each to \$10 each.  
Returned deposit item fees will change from \$15 to \$10 each.

## HOLIDAY CLOSURES

Memorial Day (May 30)  
Juneteenth (June 20)  
Independence Day (July 4)

## CONTACT

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NMLS ID: 401937

Federally insured by NCUA.



Consolidated Community Credit Union, CCCU and CCCU Cascade are all trade names of Consolidated Federal Credit Union. Although these branches have different names, they are all part of the same credit union and shares held at each office are not separately insured.