



CCCU NEWSLETTER

WINTER 2023

HAPPY NEW YEAR

A message from our President/CEO

As we start a new year and reflect on the positive moments from the last 12 months, I'm reminded of what makes this credit union so special – our people.

It's you – our members. You place your trust in us to guide you through the many options available to help you achieve your financial goals and to provide products and services that can sustain and uplift you during good times and difficult times.

It's our dedicated volunteers – keeping the members' best interests as a top priority and advocating for the credit union's successful future. Our volunteers serve on our Board of Directors or Supervisory Committee to ensure our organization's strength.

It's also our staff – the heartbeat of all we do. They serve your needs, support their fellow team members, and embody the credit union mission and philosophy.

Together, it's people that make our credit union great. Together, in 2023, we will continue enhancing our digital channels and product offerings, as well as equipping our branches and contact center to serve you even more effectively than we do today. The year ahead will bring opportunities to be creative and innovative as we work on delivering more solutions, lower fees, and better rates to you.

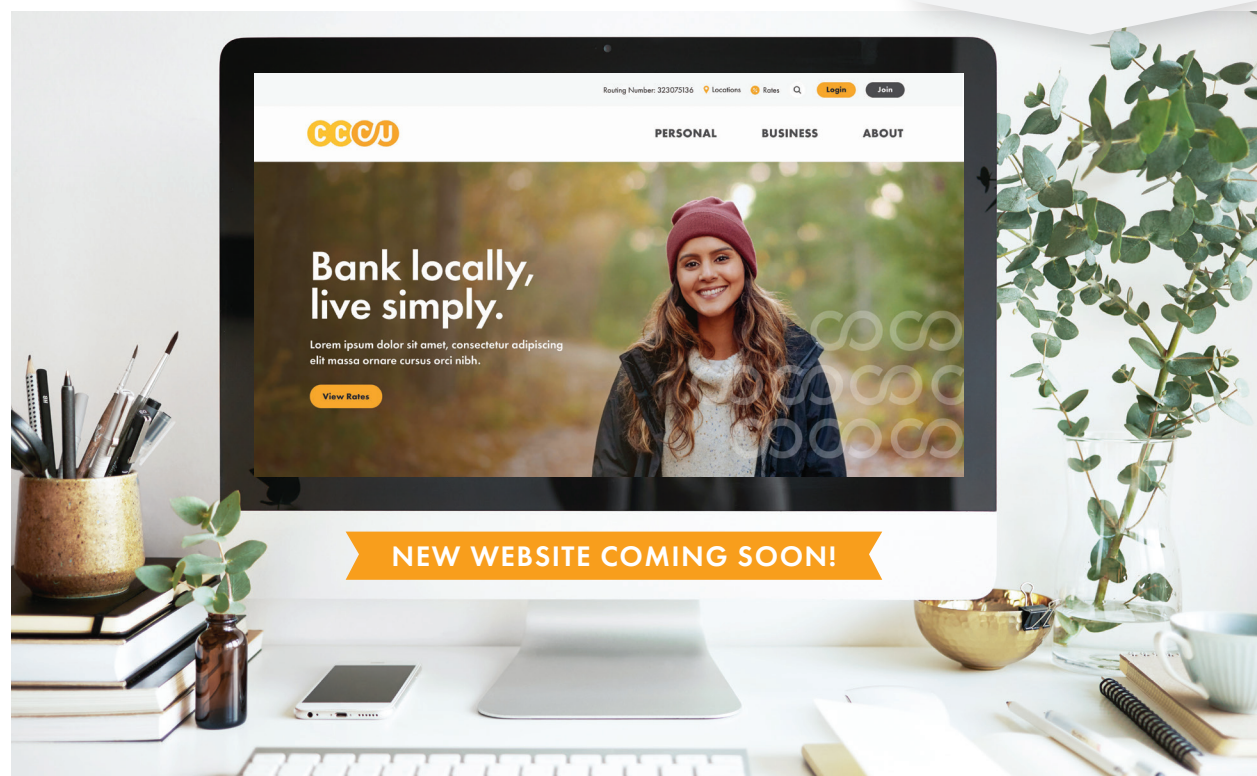
Thank you for choosing us as your financial partner. I wish you and your loved ones much happiness, joy, and prosperity this new year.

With gratitude,

Larry Ellifritz
President/CEO



**#11 financially
healthiest
Credit Union
in the Nation!**



PURCHASE WITH CONFIDENCE

If you're waiting for rates to drop before buying a home, you may want to reconsider.

Let us help you navigate the pros and cons of purchasing in today's market.

**Contact Brent Schreiber,
CCCU Chief Mortgage Officer.**

**bschreiber@consolidatedccu.com
503.704.6393 | NMLS: 586435**



PAY IT SAFE WITH ZELLE®

Only send money to those you trust

With Zelle®, you can send money from your account to someone else's within minutes. It's a great way to pay friends, family, your coworkers, and almost anyone else you trust, but it shouldn't be used to pay strangers.

Beware of payment scams

If a deal sounds too good to be true, it probably is. Zelle® doesn't offer a protection program for authorized payments, so only use Zelle® to pay people you know and trust.

Treat Zelle® like cash

Money moves fast - directly into the enrolled recipient's bank account. Always double check you have the recipient's correct U.S. mobile number or email address, so the money goes to the right person.

LEARN MORE AT:

zellepay.com/financial-education

HOLIDAY CLOSURES

**Martin Luther King Jr. Day (Jan 16)
Presidents' Day (Feb 20)**

CONTACT

**800.444.8115 | 503.232.8070
mail@consolidatedccu.com
www.consolidatedccu.com**



RETIREMENT PLANNING FOR CCCU MEMBERS

Let us answer those lingering retirement questions

- When should you take social security?
- Will your assets last through retirement?
- Are your investments appropriately diversified?
- What about long-term care?

**Schedule an in-person or virtual consultation
with our CERTIFIED FINANCIAL PLANNER™**

503.925.5511 | info@consolidatedcwm.com

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**Not insured by NCUA or Any Other Government Agency | Not Credit Union
Guaranteed | Not Credit Union Deposits or Obligations | May Lose Value**



2023 ANNUAL MEETING

**Tuesday, February 21 | 6:30pm PST | In-person
at our Admin Branch: 1033 NE 6th Ave, Portland**

**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.