

CCECU MEMBERSHIP HAS ITS ADVANTAGES!

Isn't it nice to know that among all the turmoil, at CCECU, it's Business as Usual!

What's More, CCECU has Money to Lend! According to the media, Financial Institutions have tightened credit. Some Banks / Finance Companies are now requiring a Credit Score of 700! That means they'll only make loans to "A" Borrowers! At CCECU, we haven't had to change the way we make loans because we didn't venture in to sub-prime mortgages or use the creative financing that contributed to numerous foreclosures and the troubled economy. CCECU continues to make consumer loans **at Great Rates!** Apply online or by phone 24/7 – or come in!

THE CCECU ADVANTAGE:

- **Credit Union Members are Owners!** We are here for the benefit of our Members, not a group of Stockholders, because we are a Cooperative.
- **SERVICE!** Member/Owners get **Special Treatment!**
- **TRUST.** In business since 1941, CCECU has helped thousands of members improve their financial situation, whether it was to meet unexpected expenses, finance cars, home repair and/or improvement, or help send their children to college. Our philosophy has always been about helping our members.

Just ask our Members! CCECU is a safe alternative to eligible members caught in mergers, acquisitions, and/or failure of their financial institution. Our Reserves* are Strong - above that of our peers, and we are ranked **Five Stars** by Bauer Financial, reserved for the safest institutions in the U.S. **We have Great Service,** and **Real People** answer our phones during business hours!

“BLENDING TECHNOLOGY WITH PERSONAL SERVICE!”

We have met our members' needs for Convenience, offering funds access **24/7** through ATM branches worldwide and Point of Sale purchases with our MasterCard Debit and our ATM card. Plus, members can access their accounts **FREE** online 24/7 at iDANA (internet Day and Night Access) for balances, account history, funds transfer and Bill Pay (Mr. PYB-Pay Your Bill).

- ✓ **SAFE & SOUND!****
- ✓ **GREAT SERVICE!**
- ✓ **MEMBER LOANS**
- ✓ **CONVENIENT!**
- ✓ **TRUSTWORTHY!**

HERE TODAY, HERE FOR THE FUTURE, HERE FOR OUR MEMBERS!

Sandra Morrison
CCECU President/CEO

*Reserves are set aside to meet economic downturns, and sustain losses that occur in the normal course of business.

**Accounts are Federally Insured by NCUSIF up to \$250,000. Higher coverage is available. Ask how.