

#1 Healthiest in Oregon for the third year in a row!



Why does financial health matter?

Being financially healthy means that we can offer our members the best customer service, better products and services, higher dividends, lower loan rates, and less fees!

Calculated through three different methods including the Texas Ratio, Deposit Growth, and Capitalization, *Deposit Accounts' Top 200 Healthiest Credit Unions Ranking* has listed Cascade Community Credit Union as the third healthiest credit union in the nation and the #1 healthiest in Oregon for the third year in a row!

The Texas Ratio is determined by comparing the total value of at-risk loans to the total value of funds the bank has on hand to cover these loans.

When people put money in a bank, it is an indicator of confidence and increases the money that a bank has on hand. A strong track record of stable **deposit growth** is an indicator of consumer confidence and the bank's ability to strengthen its balance sheet.

Capitalization is another indicator of bank financial health. Available capital is the institution's assets minus its liabilities. Stronger capital means that more assets are available to cover potential losses.

We know that financial health is important to our members and are proud that our community has the confidence to call Cascade Community Credit Union their financial home.

For more information, please see:
<https://www.depositaccounts.com/banks/health.aspx>

