



# CONNECTION QUARTERLY

Spring 2020



## 2020 ANNUAL MEETING

Wednesday May 20th\*

4:45-5:15

Harvard Branch

*\*Stay tuned for updates as this may change.*

## RE-ELECTED BOARD MEMBERS

Congratulations and thank you for your dedicated service!



**LARRY SHIPLEY**



**JAVIER GOIRIGOLZARRI**

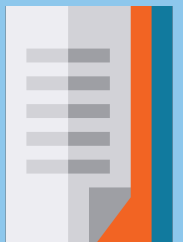
*"People Helping People"*

Thank you to those in the community who continue to join us in our efforts to make Douglas County a better place.

## SPRING SHRED DAY

### EVENT POSTPONED

Out of an abundance of caution, we have decided to postpone our Spring Shred Day to a later date due to the COVID-19 outbreak.



## #SUPPORTLOCAL

Now is a great time to be creative in finding ways to support your favorite local businesses! Some fun ideas:

- Buy gift cards
- Use take-out services if available
- Follow business pages



# In uncertain times, we band together

If you're in a position where you may not be able to make your upcoming loan payments, ask about our Skip-A-Pay program\*

\*Terms and conditions apply. See Skip-A-Pay form available at [cascadecu.org](https://cascadecu.org) for further details. This offer is in place of the Summer and Christmas skip program.

## Federally Insured by NCUA

Cascade Community Credit Union is insured by the National Credit Union Administration. With more than 70 years of banking experience, we have weathered many highs and lows. If you have questions or concerns regarding your finances, please connect with your local Cascade Community branch. Federally insured credit unions offer a safe place for you to save your money, with deposits insured up to at least \$250,000 per individual depositor. The National Credit Union Administration (NCUA) is the independent agency that administers the NCUSIF. Like the FDIC's Deposit Insurance Fund, the NCUSIF is a federal insurance fund backed by the full faith and credit of the United States government.

## POLICY UPDATES

Effective April 1, 2020

### 1. Mobile Deposit Service Agreement Under Section 1.2, Funds Availability:

#### 1.2 Funds Availability ¶4

•For items less than \$2500, and after the first few initial items, and when the account has been open for more than 90 calendar days, the first ~~\$500~~1000 per calendar day of all deposits made through the Service will normally be available to you immediately when we receive the deposit(s). The balance of all deposits made through the Service exceeding the immediately available (~~\$500~~1000) amount above per calendar day will normally be made available to you not later than 9am (Pacific Time Zone in Roseburg OR) on the first business day after we have received the deposit(s).

**2. Overdraft Services Consent:** Under "What fees will I be charged if the Credit Union," the following change has been made: What fees will I be charged if the Credit Union pays my overdraft?

We will charge you a fee of \$29.00 each time we pay an ATM or debit card transaction overdraft, including when we pay a one-time debit card transaction. You will receive notice of changes to this fee if it should change in the future.

There is no limit on the total NSF fees we can charge you for overdrawing your account.

We limit the number of overdraft charges accrued to five (5) per account during the course of one (1) business day. If more than five (5) occur within one (1) business day, the excess fees will be refunded by the following business day.

Effective May 1, 2020

**1. Cascade Community Credit Union Fee Schedule:** Under Miscellaneous Account Fees, the CARFAX Report fee has increased from \$15 to \$20