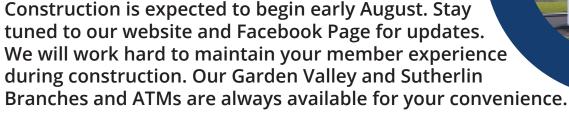


We are looking forward to a fun summer with our community, with Graffiti Weekend, Sutherlin Blackberry Festival, and the Douglas County Fair on the horizon. Check out what else we have in store for this summer...

## We're growing with you!

Be on the watch this summer as we begin construction on our Harvard branch. To accommodate our growing membership we will be expanding our branch and adding a Drive-Up ATM east of the current building.

Construction is expected to begin early August. Stay



## **Traveling this summer?**

Let us know when you're planning to hit the road so we won't mistake your card activity as fraud! You can now easily create a travel notification within CCCU's digital banking platform.

### **COMING SOON:**

Soon you will be able to apply for a CCCU Visa and receive your card the same day at our Garden Valley and Harvard branches.

Perks of a CCCU Visa? With fixed rates as low as 9.90%APR\* our cards are built with members in mind, not profits.



### **2021 Pathfinder Scholarship**

As a recipient, these students are recognized as one of the top collegiate candidates in Douglas County this school year, and will each be receiving a \$1,500 Pathfinder Scholarship.





### Save the Date July 9



CCCU Loan Officers will be at Lithia Ford's Graffiti Show and Shine offering special low rates on new and used vehicle purchases between 11 and 3pm during the event.

# **Chalkboard Grant**

Due September 10

You could earn up to \$500 for your classroom when you apply for a CCCU Chalkboard Grant. If you are an educator in Douglas County you are eligible to apply. Applications can be found at cascadecu.org/chalk board-grant to learn how you can earn funding for your class projects.

#### **Election Results**

Congratulations to candidates Guy Kennerly and Kelly Beach on their appointment to the CCCU Board of Directors. We appreciate the many volunteers who serve on our credit union committees.

### Save the Date

September 18 & 19



We want to celebrate our members and say "Thank You" for going through this difficult year with us. Show your CCCU debit or Credit card at the entrance during Cascade Community's Member Days to gain free access to Wildlife Safari. Your CCCU membership will also earn discounts at the Safari Restaurant and Gift Shop.

# POLICY UPDATES

#### Consumer Membership Agreement Effective August 1, 2021 Existing Section

POD Designations

A Payable on Death (POD) designation is an instruction to the Credit Union that a designated account is an account payable to the owner or owners during their lifetimes, and upon the death of the last joint account owner, payable to any named and surviving POD beneficiary designated by you. Accounts payable to more than one POD beneficiary are owned jointly by such beneficiaries without rights of survivorship. Any POD beneficiary designation shall not apply to IRA accounts which shall be governed by a separate beneficiary designation. The Credit Union shall at no time have any obligation to notify any beneficiary of the existence of any account or the vesting of the beneficiary's interest in any account, except as otherwise provided by law.

#### **Revised Section**

4. POD Designations

A Payable on Death (POD) designation is an instruction to the Credit Union that a designated account is an account payable to the owner or owners during their lifetimes, and upon the death of the last joint account owner, payable to any named and surviving POD beneficiary designated by you. Accounts payable to more than one POD beneficiary are owned jointly by such beneficiaries with rights of survivorship. Any POD beneficiary designation shall not apply to IRA accounts which shall be governed by a separate beneficiary designation. The Credit Union shall at no time have any obligation to notify any beneficiary of the existence of any account or the vesting of the beneficiary's interest in any account, except as otherwise provided by law.