



# CONNECTION QUARTERLY

Summer 2023



## Find out what CCCU has been up to and what we have planned these next few months



**Kaileen Stebbins**

MORTGAGE LOAN OFFICER | MLO #403673



**Maria Johnson**

LOAN OFFICER | MLO #765681



**Vickie Clark**

*Happy Retirement*

## CCCU Promotions and Retirement

We would like to congratulate Kaileen Stebbins and Maria Johnson on their recent promotions, as well as thank Vickie Clark for 5 years of service to CCCU as she transitions into retirement.

After spending nearly 20 years in our Consumer Lending Department, Kaileen is excited about the transition to Home Lending.

Maria was promoted from her role as a Loan Processor to a Loan Officer position. Congratulations again to Maria and Kaileen and best wishes to Vickie.

Reach out to Kaileen or Maria today for your financing needs at [loandepartment@cascadecu.org](mailto:loandepartment@cascadecu.org) or 541.672.9000.



## Special Offer

### 13-Month Certificate at 4.44% APY<sup>†</sup>

Earn more with CCCU! For a limited time, open a 13-month Certificate and earn 4.44% Annual Percentage Yield. Available for regular and IRA Share Certificates.

<sup>†</sup>APY = Annual Percentage Yield. At maturity, 13-month certificate will automatically convert to a 12-month certificate unless redeemed prior to 10-day grace period. APY current as of 5/31/23 and subject to change. Minimum deposit \$500 to open and maintain APY. Penalty will be imposed for early withdrawal. Offers subject to change without notice.

# POLICY UPDATES



**We take supporting local to heart: Whether it's through sponsoring worthy causes, providing grants and scholarships for local education, or pouring into our local businesses.**



Congratulations to the hard-working young stockmen and women who showed their lambs this year. CCCU purchased 3 lambs and showed additional support by covering the cost of surcharge fees for the auction, allowing 100% of the buyer's expenses to be put towards youth projects.

## Save the Date

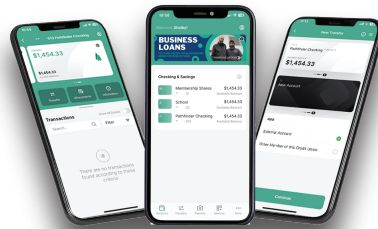
August 25 & 26

CASCADE COMMUNITY

**FREE**  
Member Days

AT **WILDLIFE SAFARI**

We want to celebrate our members and say "Thank You" for another year of being part of Cascade's Community! Show your CCCU debit or credit card at the entrance during Cascade Community's Member Days to gain free entrance to Wildlife Safari. Your CCCU membership will also earn discounts at the Safari restaurant and gift shop.



## Mobile banking update

Mobile banking will update this summer to offer a more seamless digital experience.

## Chalkboard Grant

Due September 8

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/chalkboard-grant](http://cascadecu.org/chalkboard-grant) to learn how you can earn funding for your class projects.

## Save the Date

October 14

**FREE SHRED DAY**

Visit us at our Harvard Branch from 9am-2pm with up to 4 boxes for our team to shred.

Effective July 1, 2023

### 1. Mobile Deposit Service Agreement

Under Section 1.2, Funds Availability:

#### 1.2 Funds Availability

•We require review, during business hours, before posting to your account and before we make the funds available, for each of your first few items when first using the Service, and each item of ~~\$2500~~ **\$3500** or more.

•For items less than ~~\$2500~~ **\$3500**, after the first few initial items, and during the period when an account has been open for ~~90~~ **60** calendar days or fewer the first \$225 per calendar day of all deposits made thru the Service will normally be available to you immediately when we receive the deposit(s). The balance of all deposits made thru the Service exceeding the immediately available (\$225) amount per calendar day will normally be made available to you not later than 9am (Pacific Time Zone in Roseburg OR) on the second business day after we have received the deposit(s).

•For items less than ~~\$2500~~ **\$3500**, and after the first few initial items, and when the account has been open for more than ~~90~~ **60** calendar days, the first \$1000 per calendar day of all deposits made thru the Service will normally be available to you immediately when we receive the deposit(s). The balance of all deposits made thru the Service exceeding the immediately available (\$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).

#### 1.3 Deposit Limitations

You agree you will not use the Service to make deposits exceeding twenty (20) items in any calendar month. Additionally, the Service is set by us to impose per item, per day, and per rolling thirty-day (30 day) limits of ~~\$2500~~ **\$3500** or more, determined in our sole discretion.

Effective July 1, 2023

### 1. Cascade Community Credit Union Fee Schedule:

The following fees will be removed from our rate and fee schedule and no longer be charged.

- Overdraft transfer
- Check copy fee
- Deposited check copy fee
- Account History Printout or Statement Copy
- Excessive Withdrawal
- Lost or Stolen cashiers check or money order replacement
- Returned Deposit Item
- Tax ID Mismatch
- Wire Transfer (Incoming)

Express mailing will change from \$50 to actual amount of mailing.

Western Union Service is being discontinued.