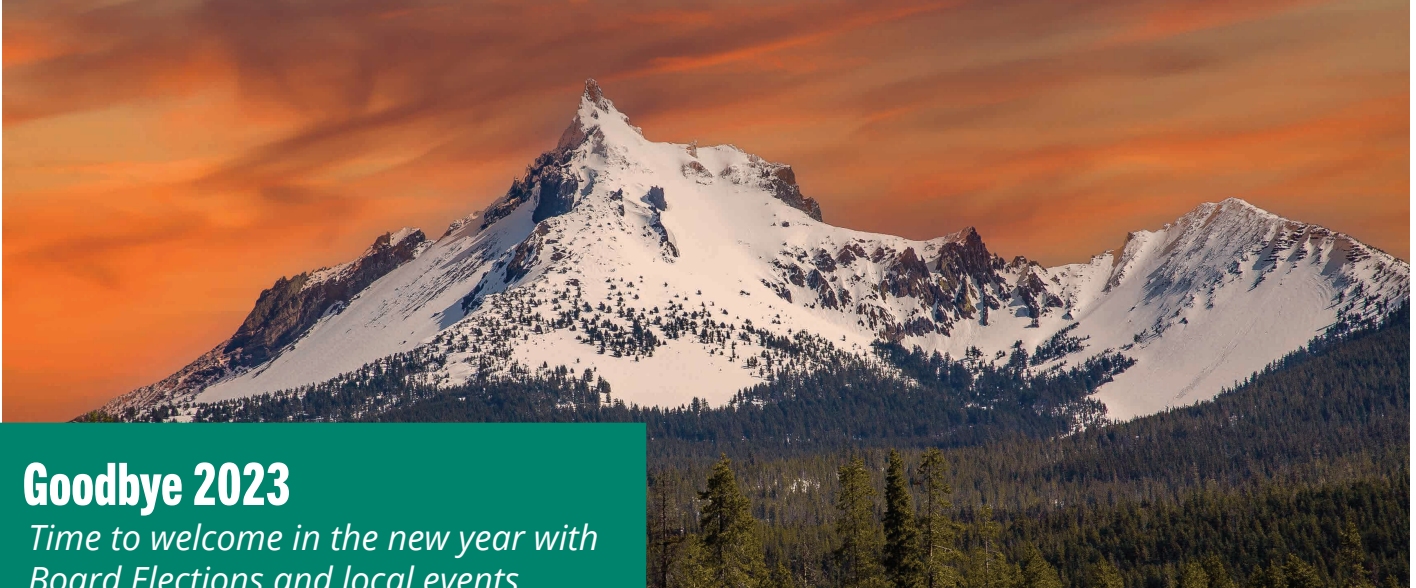




# CONNECTION QUARTERLY

Winter 2024



## Goodbye 2023

*Time to welcome in the new year with  
Board Elections and local events*

**We look forward to a season of serving our members  
and community! Discover how CCCU will stay connected  
in this issue of Connection Quarterly:**

**Life waits for no one!** When you apply for your loan with Cascade Community Credit Union, you can do what you want with your time, and we know that doesn't include waiting around for your bank.

Our streamlined loan application and local lending team ensures quick approval, often resulting in members leaving with cash in-hand the day you apply. Contact us at [loans@cascadecu.org](mailto:loans@cascadecu.org) to start the process today.



## Local Lenders Making Local Decisions

# 2024 Board Election

The following are the nominees from the Board of Directors for candidacy in the election of Directors occurring in a few months. Detailed voting instructions will be in the next newsletter. The period for nominations by petition is now open and will close at the end of business on February 1st. To submit nomination by petition requires 130 signatures of current CCCU members (at least age 18). Contact CCCU for details. Nominations cannot be made during the annual meeting on May 15, 2024. If no additional nominees are brought forward and there are the same number of nominees and vacancies, then the election will not occur. If, on the 'record date', yours would be the SSN used for an account and you are 18 or older, you are recognized as the voter. If on the 'record date', the account used an EIN, then any 'signer' to the account is recognized as the 'agent' to vote for that member account. The record date is established a few days before voting starts when a voter list is derived from our account records for the independent election administrator.

## Nominees



### **GUY KENNERLY- RUNNING FOR RE-ELECTION**

Ranching, business and education in Douglas County have been a Kennerly family tradition since 1850. Service to local organizations, including the Winston-Dillard School District, have been important to Guy and have given him a broad background of experience. He feels a responsibility to use his time and experience to help guide CCCU toward future success.



### **SAM CARTER**

Sam Carter grew up in Roseburg and graduated from Oregon State University with a Bachelor of science degree in Agriculture. He spent 16 years with Orenco Systems, Inc., a world leader in manufacturing wastewater collection and treatment products, working as Government Relations Manager and Sales & Marketing Director. Currently, Sam has been working as a Regional Business Manager for Pacific Power for six years, supporting customers and communities in Douglas and Coos Counties. Sam is a member of Rotary and serves on multiple organization committees and boards of directors. He, along with his wife and their two daughters, enjoy living in Douglas County and frequently spend time outdoors, taking full advantage of all it has to offer.



### **GARRETT STEMBRIDGE**

Garrett Stembridge, from Roseburg, OR, has a background in business and community involvement. He earned his undergraduate degree at Western Kentucky University, where he was on a baseball scholarship, and is actively pursuing his MBA at Southern Oregon University. Since 2013, Garrett has been working locally at Douglas Fast Net, where he holds the position of Director of Sales. In this role, he oversees the sales and customer service teams, focusing on the residential and commercial sectors. In addition to his professional duties, Garrett is active in his community. He serves on the boards of the Community Cancer Center, Douglas County Cancer Services, and the Roseburg Basketball Club, contributing his time and effort to these organizations.

## Upcoming events:



**Jan 31 – Feb 3rd**

CCCU is a proud sponsor of the Umpqua Fishery Enhancement Derby, a fishing derby that donates all of its proceeds to local fish restoration and education projects.



**February 9-11**

Everything you need for the great outdoors at the DC Fairgrounds with hundreds of exhibits & attractions representing the breadth of the outdoor recreation industry.



**March 1-3**

Enjoy 3 full days at the DC Fairgrounds to focus on new ideas for your home! Our team will be there to inform you on ways we can help with your latest home projects.

**Free Shred Day**

April 13 | 9am-2pm | CCCU Harvard

**Pathfinder Scholarship**

Apply by March 22, 2024

**Annual Meeting**

May 15 | 4:45-5:15pm | CCCU Harvard

# IMPORTANT NOTICE

Cascade Community Federal Credit Union

## Updated Membership and Account Agreement: Notice of Binding Arbitration and Class Action Waiver

Cascade Community Federal Credit Union has updated your Membership and Account Agreement effective February 1, 2024. The amendment adds the enclosed Binding Arbitration and Class Action Waiver provision to the Membership and Account Agreement. This provision applies to all of your accounts and services.

Please review the terms carefully as they contain important rights, including your right to opt-out. We have added this provision to the Membership and Account Agreement in order to fulfill our mission to provide high quality and cost-effective services to all members. The Binding Arbitration and Class Action Waiver provision provides that you may opt out of it by notifying us within 30 days after receipt of this notice.

Dated: 12/31/2023

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## Agreement to Arbitration of Claims or Disputes.

PLEASE REVIEW THIS PROVISION CAREFULLY; IT AFFECTS YOUR LEGAL RIGHTS

Either party may choose to have any claim or dispute resolved through arbitration rather than in court.

Arbitration of a dispute results in loss of any right to participate in a class action lawsuit related to the claims arbitrated.

## Claims Subject To Arbitration; Class Action Waiver

If there is a claim or dispute between us arising from or related in any way to any account, product, or service, either you or we may require the claim or dispute be resolved through binding arbitration before a neutral party instead of a lawsuit or other resolution in court. This includes all past, present, and future claims, including claims that arose before this provision became effective.

If either party requires the claim or dispute to be resolved through arbitration, it will be subject to arbitration even if the other party does not agree. This arbitration provision will apply irrespective of whether the claim or dispute arises under contract, tort, statute, or any other basis. Such claim or dispute shall be arbitrated on an individual basis and not in a class action. You and we waive any right to arbitrate disputes as part of a class action. If a class action lawsuit is initiated against us, you agree that this provision applies to such action and if we require claims covered by the class action to be arbitrated, you will withdraw from or agree to dismissal of the class action and allow your claim to be arbitrated on an individual basis.

## Claims Not Subject to Arbitration

A claim filed against either you or us in small claims court in Oregon is excluded from this arbitration requirement as long as the claim remains in small claims court as an individual claim and not a class action. In addition, no claim is subject to this arbitration requirement if you are an active duty armed service member.

## Arbitration Procedures

Either of us may require arbitration of a claim or dispute even if one of us has already initiated legal action related to the claim or dispute. The arbitration may be required and initiated by: (i) making written demand for arbitration on the other party; (ii) initiating an arbitration proceeding against the other party; or (iii) filing a motion to compel arbitration in a court in which litigation has already begun. The arbitration shall be conducted pursuant to the Consumer Arbitration Rules of the American Arbitration Association ("AAA"). The arbitration shall take place in the federal judicial district in which you reside, or in which you entered into this Agreement. We will reimburse the amount of filing, case management, administration, and arbitrator fees you pay to the arbitration organization and the arbitrator that exceed \$250, to a maximum of \$5000, unless the arbitration rules or arbitrator's decision requires us to pay more. We will not reimburse any fees if the arbitrator determines that your claim or dispute was frivolous or baseless. Each party shall be responsible for its own fees in any arbitration unless the arbitrator awards attorney fees under applicable law or agreement. More information about the AAA rules and procedures is available at [www.adr.org](http://www.adr.org) or by phone at (800) 778-7879.

This arbitration provision and any arbitration conducted under it are governed by the Federal Arbitration Act (9 U.S.C. § 1 et seq.) and are not subject to any state law related to arbitration.

## Right to Reject this Agreement to Arbitration of Claims and Disputes.

You may opt out of this agreement to arbitrate if you tell us within 30 days after: (i) the opening of your initial Account or (ii) your receipt of a notice of change in terms informing you of this Agreement, whichever is later. To opt out, send us written notice including your name as listed on your account, your account number, and a statement that you reject the Agreement to Arbitration of Claims and Disputes. You must send your written notice to: Cascade Community Federal Credit Union, 1123 W Harvard, Ave, Roseburg, OR 97471.

## Acceptance of Arbitration and Class Action Waiver

Your decision not to reject this Agreement as confirmed by your continued use of your Account constitutes your consent to the Agreement to Arbitration of Claims and Disputes provision for all of your accounts and services.

Updated Membership and Account Agreement: Notice of Binding Arbitration and Class Action Waiver

