



# CONNECTION QUARTERLY

Spring 2024



## Annual Meeting

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

**As Douglas County's only locally headquartered Financial Institution, we take pride in the success and growth of our community, and our members! We also care about your input at the Credit Union. To make the most of your voice, learn more about our new CCCU Board Candidates on page 2, and cast your vote for two of the nominees you believe will represent our community best.**

*We appreciate your role in Cascade's Community!*

### Upcoming Community Involvement:

CCCU supporting **Douglas Cares Strikes and Spares** at their annual fundraising event.

Sponsor of **Wildlife Safari's Day of Discovery**, an event opening the park to disabled members of the community.

Sponsors of the **Josh Bidwell Tournament and Benefit Auction**, a fundraiser for youth, youth sports and cancer services in the greater Douglas County Area.

Supporting local youth by purchasing lamb projects at the **Douglas County 4H & FFA Lamb Show**.

# 2024 Board Election

The following are the nominees from the Board of Directors for candidacy in the election of Directors. Nominations cannot be made during the annual Meeting. You are eligible to vote 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



### **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.



### **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.



### **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.

## Voting Instructions

### **VOTING OPEN APRIL 12 - MAY 14**

1. Visit [cascadecu.org](http://cascadecu.org) and click on the "Click Here to Vote" link on the home page
2. Click on "Begin Voting"
3. Enter your member account number
4. Enter the last 4 digits of the main members SSN
5. Press return or click "Log on"
6. Click on the checkbox to the left of the candidate(s) of your choice
7. Click "Next"
8. Confirm your vote and click "Submit"



**Upcoming Promotion:**

**May - June**  
Enjoy 1% OFF Recreational Vehicle Loans! That includes RVs, Boats, ATVs and more!\*

The image shows a white RV parked in a wooded area with a picnic table and chairs nearby. The text is overlaid on the image.

\*Existing CCCU loans are not eligible. Advertised rates and terms are subject to change without notice. Rates are fixed for the life of the contract. Your loan terms, including Annual Percentage Rate (APR), may differ based on loan amount, term length, and your credit profile. Insured by NCUA. Membership and Credit Qualifications apply.



# 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 May 15, 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: 03/31/2024

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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.