



# THE MEMBER'S CONNECTION

SPRING 2021



# Get Inspired

Real Stories From Members,  
**JUST LIKE YOU.**

# One Loan. Endless Possibilities.

Maximize the equity in your home with a City & County Credit Union Home Equity Line of Credit. Create the backyard paradise you've been dreaming of, cover an unexpected expense or simply add extra wiggle room to your wallet – the possibilities are endless.

## LOCKABLE HELOC SPECIAL

**1.99%**<sup>APR</sup>

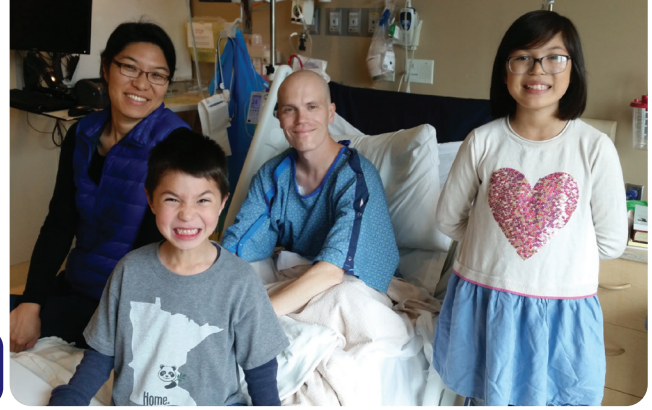
Intro rate for  
6 months

Then rate adjusts to HELOC  
rate currently as low as

**4.00%**<sup>APR</sup>

APPLY ONLINE AT [CCCU.COM](http://CCCU.COM)!

APR=Annual Percentage Rate. The Lockable HELOC has both variable and fixed rate advance options. Minimum loan amount to convert HELOC to fixed is \$5,000. After introductory period, rate may vary based on Wall Street Journal (WSJ) Prime Rate plus disclosed margin, applicant's credit qualifications, and collateral. Rate floor is 4% and will not exceed 18%. Payment is the greater of 1% of outstanding balance or \$50. No closing costs. Member is responsible for cost of appraisal regardless of completion of loan. Appraisal fees may range from \$250-\$650 depending upon location. Rates subject to change at any time. Other restrictions may apply. Contact us for additional details. Equal Housing Opportunity.



*Jane M.*

MEMBER SINCE 2018

"We had never renovated before, but with two growing kids and only two bedrooms, we knew we needed to either renovate or move. My husband's cancer diagnosis in 2018 made things even tougher. So we approached CCCU about a home equity line of credit, and Tanya was so great to work with! We got approved and added two bedrooms to our home, finishing up early this year, just in time for COVID lockdown and distance learning. The timing couldn't have been better! And the best news? My husband is in remission now."

*Foster S.*

MEMBER SINCE 2019

"Hi, I'm Foster! I am 11 years old and I just got my first savings account this year. I was inspired to get a savings account when I learned about money and business in school. This helps me save my money and then I have more opportunities to spend my money in smart ways!"

## An Early Start is the Best Start.

When it comes to saving money, it's never too early to start. Teach your child the basics of money management with our Kids Club account designed for youth aged 14 and under.

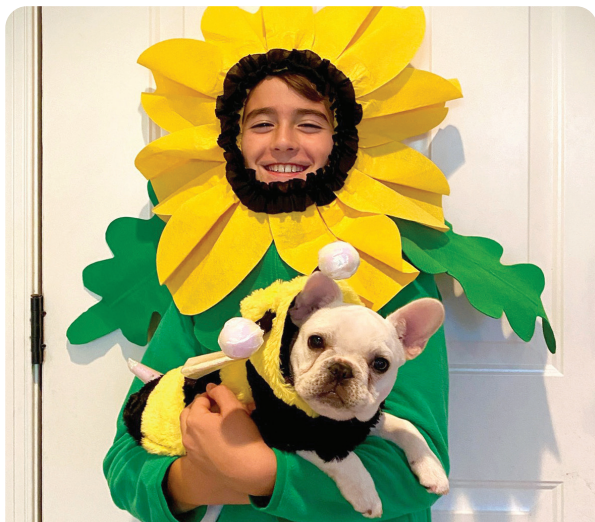
- Celebrate your birthday with an exclusive gift
- Earn rewards with special deposit promotions
- Grow your savings when you open a Youth CD with competitive rates

### TIP

Become a money-smart kid with our free online videos, games & worksheets. Visit [CCCU.COM/KIDSCLUB](http://CCCU.COM/KIDSCLUB) to start learning.

VISIT YOUR NEAREST BRANCH TO OPEN YOUR  
KIDS CLUB ACCOUNT TODAY!

Youth CD available for members age 0-17. Additional deposits allow up to \$10,000, limit 1 per SSN. Minimum of \$100 to open CD. Early withdrawal penalties apply. Rates based on Series EE savings bonds. NCUA Insured.



# Let's Make a Move, Together.

Take the guesswork out of buying a home with a  
**CITY & COUNTY CREDIT UNION MORTGAGE.**

From pre-approval to closing, our local  
Mortgage team is here to help you focus on what  
matters most - finding your new home.

**DOWN  
PAYMENTS** **3%**  
AS LOW AS

**PLUS**

Get pre-approved for free to make an offer  
on your dream home with confidence.

TO GET STARTED, EMAIL  
[MORTGAGE.TEAM@CCCU.COM](mailto:MORTGAGE.TEAM@CCCU.COM)  
OR CALL (651) 225-2729.

Equal housing opportunity. Offer is not available in all states. 3% down payment for first purchase or new purchase, 30, 20 & 15 year fixed rate mortgage. \$180,000 home and 30-year mortgage of: \$174,600 interest rate of 2.875%, would have a payment including principal and interest of \$724.40, APR of 2.984%. Payments do not include applicable taxes, insurance or private mortgage insurance, so actual obligation will be greater. Other restrictions apply. Rate effective 03/01/2021. Down payment offer is subject to change. APR = Annual Percentage Rate.



*Sherri M.*

**MEMBER SINCE 2015**

“City & County helped me with the home buying process. They were thorough, answered all my questions, kept in contact, and overall provided amazing member service. I’ll never switch credit unions!”



*Deborah B.*

**MEMBER SINCE 2006**

“We purchased a home with our baby girl next door to our parents - we are so grateful, especially now. Our daughter is growing up seeing her grandparents almost daily and we love having family time and porch sitting.”

Jenny Y.

MEMBER SINCE 2015

"As a first-generation American, CCCU allowed me to purchase my first car at the age of 19. Today, I am proud to own my car. CCCU has helped me when other financial institutions could not. CCCU made what seemed impossible, possible. Proud to be a member."



## Your ride. Your rules. Our low rates.

Here comes the sun and your next adventure. Whether you're ready to embrace life on the lake or want to go from four wheels to two, embrace warmer weather with a low-rate loan at **City & County Credit Union**.

NEW  
LOWER  
RATES

2.49%<sup>APR</sup>

Rates as low as

AUTO | BOAT | MOTORCYCLE | CAMPER/RV

PLUS

Make no payments for 90 days.

APR = Annual Percentage Rate. Actual rate based on applicant's credit qualifications, collateral and loan terms. Rate effective as of 04/01/2021. Rates and terms subject to change. Interest will accrue during first 90 days of no payment. Loan proceeds may not be used to refinance/payoff an existing loan with CCCU. Contact CCCU representative for more information.

## Everything You Love, Plus More.

Get the features you need and the perks you want with a **City & County Credit Union Checking Account**.

- No Minimum Balance Requirement
- No Monthly Maintenance Fee
- Free Overdraft Protection
- Free Mobile Deposit & Bill Pay
- Access to 100,000+ FREE ATMs

PLUS

Select additional features like ATM refunds, monthly interest or a cash back debit card to personalize your account.

LEARN MORE ABOUT OUR FREE CHECKING  
AT [CCCU.COM/CHECKING](https://www.cccu.com/checking).



Catherine K.

MEMBER SINCE 1980

"I'm so very thankful for City & County Credit Union. I still remember the day my dad brought me in for my very first savings account when I was 16 years old. That was 40+ years ago. Now, my children and grandchildren have accounts at CCCU."

Insured by NCUA. Select two additional features with iSelect Checking: debit card cash-back, ATM refunds or interest accrual. Cash-back debit card program subject to change without notice, for complete program details, see Truth in Savings Brochure. Age restrictions may apply for ATM/Debit Card. eStatements required for iSelect checking. Up to \$15 in ATM surcharge fees refunded per month, must present valid receipt within 60 days of transaction. Must opt in for Overdraft Protection. Ask a representative for additional details. Other restrictions apply.

# Your Credit Union, Your Place.

STATE OF THE CREDIT UNION BY

Patrick Pierce | CCCU President



Imagine a place made with purpose by people brought together by common goals and interests. A place made by all of us, people who share ownership and a stake in how well this cooperative performs. A place made by you, with your needs at the center of every decision we make. After a year of unimaginable challenges, that place, your not-for-profit financial cooperative, is more important now than ever before.

Despite the tough times faced in 2020, your cooperative is stronger than ever as evident by the inspirational member stories shared throughout this issue of *The Member's Connection* and the following achievements as highlighted in the 2020 Annual Report.

## GROWTH

Our financial cooperative grew to over \$1 billion in assets and increased our total membership to nearly 62,460 members.

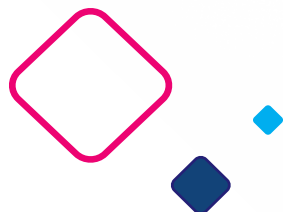
## HERE WHEN YOU NEED US

Similar to many other businesses, we were forced to reinvent our day-to-day experiences. Throughout 2020, we continued to make smart investments in services and technologies to bring the City & County Credit Union experience to you wherever you are. We launched a new online appointment tool, which helped us to connect you with available team members and help you get on your way faster.

## FORBES BEST-IN-STATE CREDIT UNION, 2020

Each year Forbes conducts an independent survey of approximately 25,000 US Consumers to identify America's Best-In-State Credit Unions. Based on the survey data, City & County Credit Union was named the #1 Credit Union in Minnesota for 2020 and received the 2nd highest member (customer) service score overall in the United States.

As your financial cooperative, we will continue putting your needs at the heart of everything we do to help build a better tomorrow. We will always be your 'place,' we're local, we're member-owned, and we're your credit union.



NOW AVAILABLE



## 2020 Annual Report

Pick up your free copy at any of our locations or visit [cccu.com/annualmeeting](https://cccu.com/annualmeeting) for a digital copy.

**\$516**

Saved in Yearly Fees by CCCU Households vs the National Average

**\$120,896**

Total Cash Back Rewards Earned by CCCU Platinum Rewards Cardholders

**\$321,548**

Total Cash Back Rewards Earned by CCCU Debit Cardholders

Source for Household Fees: Raddon Financial Group. Rewards program subject to change. See Mastercard Credit Card Terms & Conditions for complete details.



144 11TH STREET EAST  
ST. PAUL, MN 55101-2380

CHANGE SERVICE  
REQUESTED

## SERVICES

### SAVINGS & CHECKING

Savings  
Checking  
Money Market  
Certificates  
IRAs  
Business Accounts  
Youth Accounts  
Financial Planning

### LOANS

Auto Loans  
RV & Boat Loans  
First Mortgages  
Home Equity Loans  
& Lines of Credit  
Cabin Loans  
Platinum Rewards  
Mastercard Credit Cards  
Private Student Loans

### CONVENIENT ACCESS

Online Banking  
ATLIS by Phone  
Bill Pay  
eStatements  
Mobile Banking  
ATM/Debit Cards  
Direct Deposit  
Mobile Deposit

Equal Housing Opportunity. Insured by NCUA.

## CONTACT INFORMATION



(651) 225-2700

(800) 223-2801

[CCCU.COM](http://CCCU.COM)

### CO-OP SHARED BRANCHING

Access to over 5,500+ locations nationwide: [cccu.com/branch-atm](http://cccu.com/branch-atm)



### 8 CONVENIENT LOCATIONS

Brooklyn Park | Eagan | Lake Elmo | Maplewood  
Minnetonka | Saint Paul | Shoreview | Woodbury

## Investing in You EVENTS

### BUYING A LAKE HOME WEBINAR

Tuesday, April 27 | 6:30 PM

### HOME BUYING WEBINAR

Wednesday, May 5 | 6:30 PM

### SHRED DAY & FOOD DRIVE

Saturday, May 22

9:30 - 11:30 AM | Maplewood Branch

**REGISTER & LEARN MORE  
AT [CCCU.COM/LEARN](http://CCCU.COM/LEARN)**



**LIKE US ON FACEBOOK!**  
[Facebook.com/mncccu](https://www.facebook.com/mncccu)