



THE MEMBER'S CONNECTION

SUMMER 2021

Less Monday,
More Summer.

There's still time to get what you want.



Everyday Spending, Simplified.

ISELECT CHECKING ACCOUNT

Most financial institutions require you to jump through hoops just to use a checking account – we like to do things differently. Easily manage your finances with an iSelect Checking Account without worrying about the hassle of meeting account requirements.

- NO MINIMUM BALANCE OR TRANSACTION REQUIREMENTS
- NO MONTHLY MAINTENANCE FEE
- CASH BACK EARNING DEBIT CARD
- CUSTOMIZABLE ACCOUNT ALERTS
- 24/7 MOBILE BANKING ACCESS

PLUS

Set up direct deposit into a new checking account and earn a \$32 bonus!



VISIT A BRANCH NEAR YOU TO OPEN YOUR NEW CHECKING ACCOUNT!

Insured by NCUA. Select one additional feature with iSelect Checking: Free Checks, ATM refunds or interest. Cash-back debit card program subject to change without notice. Age restrictions may apply for ATM/Debit Card. Up to \$15 in ATM surcharge fees refunded per month, must present valid receipt within 60 days of transaction. Must select Cash Back Rewards at time of opening. eStatements required for iSelect checking. \$32 bonus offer will be deposited within 30 days of first direct deposit to new CCCU checking account. Direct deposit must be set up within 6 months of account opening. Offer valid on new checking accounts, existing City & County checking accounts do not qualify. Bonus may be reported to IRS. APY=Annual Percentage Yield. APY from 0%-0.19% available depending on checking product selected. No minimum balance required to open a checking account. Depending on checking product selected, minimum balance of \$0-\$10,000 to earn APY. Other conditions or restrictions may apply. Visit ccuu.com or call for complete details. Offer subject to change.



Do More. See More. Explore More.

WITH A
**CITY & COUNTY
CREDIT CARD**

Wherever you are, whatever is on your list – say yes to more this summer with a 1.99% APR Introductory Special when you open your new City & County credit card.

OPEN A
**CITY & COUNTY
CREDIT CARD
AND RECEIVE**

1.99%^{APR}
Intro rate on all purchases
and balance transfers

AUGUST 15 - OCTOBER 31, 2021

Rate good for 6 months then adjusts to standard rate that ranges from 8.99% - 16.99% APR depending on credit worthiness.

ALREADY HAVE A CITY & COUNTY CREDIT CARD? CALL US AT (651) 225-2700 TO ACTIVATE YOUR SUMMERTIME RATE.

APR= Annual Percentage Rate. 1.99% APR promotional rate will apply to purchases and balance transfers for all new accounts opened from 8/15/2021-10/31/2021. The rate will hold at 1.99% APR for six (6) billing cycles after first purchase or balance transfer made between 08/15/2021-10/31/2021. After introductory period, standard rate will apply: 8.99%-16.00% APR, depending on creditworthiness and credit card chosen. Fee free balance transfers. Cash advance fee is 2% or a \$2.00 minimum. Foreign Transaction fee is 1% of each transaction in U.S. dollars. See MasterCard Credit Card Terms & Conditions for complete details. Existing cardholders must opt in to receive promotional rate. Excludes Business Credit Cards.



BE FIRST DAY READY.

WITH City & County
Back to School
Essentials

Head back to class this fall with everything you need to conquer the new school year - including affordable back to school financial solutions.

Student Checking

Kick start your financial future with an account that's fit for campus life, real life, your life.

- No minimum balance requirement
- Free cash back debit card
- 100,000+ Free ATMs Nationwide
- 24/7 mobile banking access

Private Student Loans

Graduation is your goal, helping you finance it is ours. Cover the cost of college with a Private Student Loan.

- Rates as low as 3.99% APR
- Borrow up to \$75,000
- Apply once & get access to a line of credit to fund your college career

PLUS Open a Student Checking account and receive a \$10 bonus coupon to be redeemed by mobile deposit.

CALL US AT (651) 225-2700 OR VISIT A BRANCH NEAR YOU TO GET STARTED!

CITY & COUNTY CREDIT UNION SCHOLARSHIP

Invest in your future & reach your biggest goals with a **City & County Credit Union College Scholarship**.

6 x \$1,000 Scholarships

APPLICATIONS OPEN
SEPTEMBER 1 - NOVEMBER 30, 2021
CCCU.COM/SCHOLARSHIP

\$10 coupon offer valid on new CCCU Checking Accounts only. \$10 can only be redeemed by mobile deposit. Select one additional feature with iSelect Checking: Free Checks, ATM refunds or interest. Cash-back debit card program subject to change without notice. Age restrictions may apply for ATM/Debit Card. Up to \$15 in ATM surcharge fees refunded per month, must present valid receipt within 60 days of transaction. E-statements required for iSelect Checking Account. Must select Cash Back Rewards at time of opening. Must be a member of credit union, US Citizen or Permanent Resident and be enrolled in degree-granting program at an approved school to be eligible for student loans. Fixed rate loan repayment term is 10 years regardless of amount borrowed. Payment per \$10,000 is approximately \$101.00 at 3.99% APR for 120 months. Student loans are made by CU Student Choice. CCCU is not the creditor and is compensated by CU Student Choice for referral of loan consumers. Contact CCCU for more.



Make your insert your idea possible.

WITH A HOME EQUITY LOAN

You have ideas and we're ready to help you pay for it with a low-rate Home Equity Loan. Remodel your space, take that long awaited family vacation or simply add wiggle room to your savings account.

NEW LOWER RATES

3.74%^{APR}

NO CLOSING COSTS

TIP

Lock in a monthly payment that works for your budget with a 10 or 20 year term.

APPLY ONLINE AT CCCU.COM TO GET STARTED!

APR=Annual Percentage Rate. APR ranges from 3.74% to 18.00%. Actual rate based on applicant's credit qualifications, collateral, and loan term. Maximum term available is 240 months. Minimum loan amount is \$25,000. No closing costs. Member is responsible for cost of appraisal regardless of completion of the loan. Appraisal fees may range from \$102 - \$1,000 depending upon location. Payment per \$10,000, 80% Loan-To-Value is approximately \$100.02 at 3.74% APR for 120 months, \$60.55 at 3.99% APR for 240 months, and 90% Loan-To-Value is approximately \$68.79 at 5.50% APR for 240 months. Rates subject to change at any time. Other restrictions may apply. Contact us for additional details.

Refi & enjoy the rest of the summer payment free.

Every summer has a story, and yours isn't over yet! Whether you bought a new boat or motorcycle, refinance with City & County Credit Union to save big on interest and enjoy the rest of your summer payment free.

NEW LOWER RATES

Rates as low as

2.49%^{APR}

AUTO | BOAT | MOTORCYCLE | CAMPER/RV

PLUS NO PAYMENTS FOR 90 DAYS!



APPLY ONLINE & START SAVING TODAY!

APR = Annual Percentage Rate. Actual rate based on applicant's credit qualifications, collateral and loan terms. Rate effective as of 07/01/2021. Rates and terms subject to change. Interest will accrue during the 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.

Together, we can achieve great things.

STATE OF THE CREDIT UNION BY

Patrick Pierce | CCCU President



We were founded by people who believed in providing affordable financial solutions to the community. 93 years later, we do something few still do, deeply care about the people who make up our membership.

From helping you achieve your biggest financial goals – like buying your first home – to helping you maximize your savings account, nothing gets us more excited than building genuine relationships to help you improve your financial well-being. It is that focus on people, not profit, that makes us different.

In 2020, City & County Credit Union's assets grew to over \$1 billion and total membership grew to 62,460. We continue to make smart investments in services and technologies to fit our expanding membership & to bring the City & County Credit Union experience to you wherever you are.

The success of City & County Credit Union is grounded in our ability to stay true to you.

By inspiring you to believe and endorse your financial cooperative, together, we can achieve great things.

But the truth is, we can't do it without you. Word of mouth is our best way to grow our financial cooperative. The more members we have, the more we can accomplish. Because of this, we invite you to refer a friend to City & County Credit Union.

The attached coupon will both welcome new members and reward you for your referral. Pass it on to a friend, neighbor or relative. Need more? Additional coupons can be requested at your nearest location or downloaded from www.cccu.com/raf.

Spread the word and share with your neighbors, friends and family the City & County Credit Union difference.

MAKING
THE
Greater Good
EVEN
GREATER



Nominate your favorite non-profit or small business that's making a difference in our community to help them win \$2,000 in our Fall Making the Greater Good Even Greater contest!

NOMINATIONS OPEN NOW - SEPTEMBER 16, 2021
CCCU.COM/GREATER-GOOD

For Greater Good updates & official rules, visit
cccu.com/greater-good.



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

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

Equal Housing Opportunity. Insured by NCUA.

CONTACT INFORMATION



(651) 225-2700

CCCU.COM

(800) 223-2801

CO-OP SHARED BRANCHING

Access to over 5,500 locations nationwide: cccu.com/branch-atm



8 CONVENIENT LOCATIONS

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

INVESTING IN YOU

Fall Shred It Day Event

**SATURDAY,
SEPTEMBER 18**

9:30 - 11:30 AM

**Minnetonka &
Maplewood Branch**

Donate a non-perishable food item & we'll shred your documents for free!



LIKE US ON FACEBOOK!

[Facebook.com/mncccu](https://www.facebook.com/mncccu)