

# The Diamond Press

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## Extreme Summer is Still Rolling!

We're still celebrating with great rates and fast approvals! Call today! Don't forget the drawing for a backyard prize package to make your summer memorable. Every branch will have a winner!

*All loans subject to standard credit approval. Loan discounts apply only to auto, motorcycle, RV and boat loans. No CCFCU Refinances.*



## SPENDING PLAN VS. BUDGET

### *Find the Tool That Works Best for You!*

Budgets and Spending Plans are tools that help you manage your money, but they're different in mindset and approach. A Budget is a detailed financial plan that tracks income and expenses over the course of a month. With budgets, there are generally different categories for where your money will go (savings, rent, food, car, etc.). A spending plan, however, is more flexible and focused on how you choose to use your money based on your priorities and goals. Both are useful but it's all about mindset - use the one that motivates you and stick with it! Read more and learn how to take control of your finances at [comcfcu.com/statements](https://comcfcu.com/statements) or click the QR code above!



## Digital Wallet

### *What's this all about?*

*Got digital?* If not, it's likely time. In this digital age, paying without plastic is a convenient and fast choice. A digital wallet allows you to safely store your card information on your mobile device so you can use it to make quick, secure payments.

### *Benefits Of Using Digital Wallets*

Easily pay on  
mobile apps  
and websites

Make fast,  
touchless  
payments

More secure  
than using a  
physical card

Avoid searching  
through wallet  
or purse

### *Digital Wallet Security*

Utilizing your digital wallet is safer than using physical cards, as all digital wallet transactions are **tokenized**. A random number called a "token" is used to conceal your card information for each and every transaction, and retailers only see this token rather than your card number. This technology is encryption at its best and is designed to give you the confidence that your fraud risk has been minimized.

### *Learn More!*

You can learn more about the security of using your digital wallet and how to add your CCFCU debit and credit card with a simple "Tap" at [comcfcu.com/statements](https://comcfcu.com/statements) or click the QR code above!

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## Taste of Summer

### EASY FREEZER PIE - *Cindy Carlisle, Big Spring Branch Manager*

Every day is a great day to pull out the CCFCU March of Dimes Cookbook! If you don't have yours, stop by any of our branch locations and grab one today. All proceeds benefit the March of Dimes. This recipe is courtesy of our Big Spring Branch Manager, Cindy, and it's delish!

1 - 8 oz Bar Cream Cheese (Room Temp)  
1 - 16 oz Container Cool Whip  
2 Tbsp Margarine, melted  
1 - 4 oz Jar Caramel Topping

1 - 14 oz Can Sweetened Condensed Milk  
2 Graham Cracker Pie Crust  
½ Cup Chopped Pecans

Cooking Instructions: Combine cream cheese with sweetened condensed milk in medium mixing bowl. Add cool whip and continue mixing. Pour half of mixture into each pie crust. In small sauce pan place margarine and pecans and stir over low heat until margarine is completely melted. Place on top of pies. Cover and freeze for 8 hours or until firm. Before serving, drizzle each slice with caramel topping.



## Fraud Blog Series - *Staying One Step Ahead*

### *Protecting Our Members from Fraud*

Fraud is evolving rapidly, and our commitment to keeping you informed and protected has never been stronger. In this series, we explore the latest fraud trends and offer practical advice to help you stay safe in 2025 and beyond. This is just another way CCFCU can be Present for You.

### *Blog 1: The Evolving Face of Fraud: What Credit Union Members Need to Know in 2025*

At CCFCU, member safety is our highest priority. In today's digital-first world, fraudsters are getting smarter, more convincing, and unfortunately, more effective.

### *What's Fueling the Rise in Fraud?*

Fraud trends shift with technology and society. In 2025, we're seeing a surge in:

- *AI-powered scams*
- *Payment app fraud*
- *Synthetic identity theft*

Staying safe requires more than luck. It takes awareness, knowledge, and the right habits. We will define the various types of fraud, share real-life experience, advice and expertise to help protect you in this first of six blog posts. Follow this series and other blog posts on our website at [comcfcu.com/blog](https://comcfcu.com/blog).

***If you receive a suspicious call, voice message, text or email, leave no room for doubt and contact us directly at 432.550.9126 to verify its legitimacy. Stay vigilant and stay safe!***