The Diamond Press

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Credit Union Certified Financial Counselors

We're excited to share some great news with our members! ***Channon Gregg, Alex Vree, and James Zugg*** have officially earned their Certified Credit Union Financial Counselor (CCUFC) certifications, strengthening our commitment to supporting your financial well-being.

If you need help building a budget, talking through a debt-repayment plan, or developing strong financial habits, our certified counselors are here for you. They can also help you create a realistic plan tailored to your unique situation, all in a supportive, judgment-free environment.

We're proud to offer this added expertise as part of our ongoing mission to serve our members and strengthen our community. If you're ready to take the next step toward financial confidence, reach out to connect with our team to start the conversation.

Community Involvement: 2025 In Review

Core Value: Focused Community Commitment

2025 was a year of growth, connection, and continued commitment to the communities we serve. Read below for our 2025 Community Year in Review, highlighting the impact made possible through our partnerships and shared values.

13,683 — ***Books Given to Students***

135 — ***Organizations Served***

474 — ***Financial Capability Classes Taught***

10,228 — ***Students Taught***

618 — ***Community Events***

As we look ahead to 2026, we're excited to continue serving and giving back to the communities that allow us to do what we love. If you are part of an organization or know one that would like to partner with us, visit ***comcfcu.com/complex-cares/*** to submit a partnership form.

Love is in the Air Strawberries Romanoff - *James Zugg, Marketing*

February is a time to celebrate love, connection, and a little sweetness. ***Scan the QR code*** for James' strawberries romanoff, a sweet treat that's perfect for savoring all month long.

Enjoying the CCFCU monthly recipes? They are all from our ***March of Dimes Cookbook,*** which is a compilation of recipes from our very own team members and is available to purchase at all branches, with 100% of proceeds benefiting the March of Dimes organization.

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Credit & Lending Blog Series - Blog 1

The 5 Cs of Credit

Character *Your credit history*

Capacity *How much debt can you handle?*

Collateral *What secures the loan?*

Capital *What do you have set aside?*

Conditions *What's your story?*

Understanding the Basics of Lending

Thinking of applying for a new loan? The good news is that there is no secret formula to getting approved. In our newest blog series, we're breaking down credit and lending in a clear, straightforward way. From understanding how credit plays a role in loan decisions to making sense of those sometimes-confusing loan terms, this series was written with you in mind. At CCFCU, we're here to help you feel confident at every step. We are Present for You.

Blog 1: The 5 Cs of Credit: The 5 Cs of Credit is a basic framework lenders use to evaluate loan applications and understanding them can help you take a closer look at your own financial picture before you apply. It's the perfect place to start if you're considering a loan or simply want to know how the process works behind the scenes.

Educating our Members

At CCFCU, we believe that knowledge is power, and equipping our members is an important part of serving our members well. In our most recent blog series, we covered the evolving face of fraud and how fraud trends are rapidly changing. You can read this series as well as follow our new credit and lending blog series on our website at ***comcfcu.com/blog***.

Valentine's Day on a Budget

Core Value: Be a Financially Sound Leader

We all want to spoil our special someone, but nothing says romance like being financially responsible. A meaningful Valentine's Day doesn't have to come with an expensive price tag.

- Plan a cozy at-home date night. Cook a meal together, light candles, and enjoy a movie.
- Choose lasting gifts. Live plants or flowers bring joy long after Valentine's Day.
- Give practical, thoughtful gifts. An outfit or something your partner truly needs.
- Go homemade. Handwritten letters, scrapbooks, or something of importance to your relationship are meaningful and memorable.

Thoughtful, budget-friendly choices prove that love doesn't have to be expensive. This Valentine's, celebrate in a way that's both —your heart and your wallet will thank you.