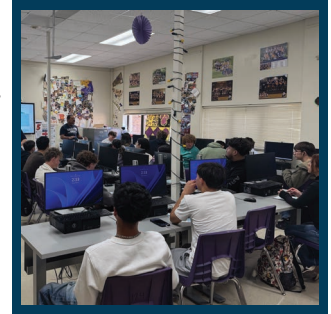




## Making a Difference with MISD

We are humbled and honored to have been invited to teach financial capabilities at Midland High School this past month. We were blown away by the thoughtful questions asked and meaningful conversations shared with these students. One huge CCFCU lesson we share is the simple but profound idea that life is about choices and opportunities - every choice we make shapes our future opportunities.

Our passion for helping students understand the importance of financial capability extends beyond the classroom. Our hope is that what they learn will carry into their homes, reach their family and friends, and create a ripple effect that impacts lives. We look forward to many more shared conversations and financial lessons.



## Savings Accounts 101

**Core Value: Be a Financially Sound Leader**

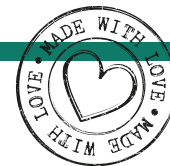
Everyone emphasizes the importance of saving, but what specific savings accounts or financial instruments should you use? Let's break some options down:

- **Regular Savings Account** - our CCFCU Membership Account has no fees or requirements, and establishes your ownership, or "share" of CCFCU. You can open multiple accounts to fit your needs. Whether you're saving for a vacation or an emergency fund, having separate accounts can help you visualize your goals and stay on track.
- **Certificate of Deposit** - also known as a CD, allows you to "lock in" your money for a set term. During that time, funds are not accessible without an early withdrawal penalty. The benefit is that CDs often offer a higher annual percentage yield (APY). For example, our 12-month Member's Advantage CD currently offers an APY of 4.13%.
- **Money Market Account** - this account offers more flexibility than a CD, allowing easier access to your funds, while typically providing a higher interest rate than a standard savings account.

Have any questions regarding the different savings accounts and which is best for your current lifestyle and goals? Speak with one of our certified financial counselors on staff today.



## March of Dimes Recipes New Cookbook Coming Soon!



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.

Great news! We are in the process of creating a brand new cookbook with new recipes, spanning from appetizers to dessert - all recipes are guaranteed to be 'made with love'!



## Credit & Lending Blog Series - Blog 2

### Credit Score Pie Chart

35% - *Payment History*

30% - *Credit Utilization*

15% - *Credit Length History*

10% - *Types of Credit*

10% - *Inquiries*



#### ***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.

#### ***Blog 2: Understanding Your Credit: What Lenders Are Looking for and Why It Matters***

Your credit score is more than just a number, it's part of the story lenders use to determine loan approval and loan terms. In the second blog of our credit and lending series "Understanding Your Credit," we break down what lenders are actually looking for when they review your credit report, what impacts your score the most, and why understanding your credit matters before you apply.

#### ***Educating our Members***

At CCFCU, we believe knowledge builds confidence, and we're here to help you feel prepared every step of the way. We are Present for You. Follow along our new credit and lending blog series on our website at [comcfcu.com/blog](https://comcfcu.com/blog).



## Product Feature: MBP

### ***Mechanical Breakdown Protection***

With Mechanical Breakdown Protection (MBP), you can have peace of mind in knowing your investment is protected against life's unexpected moments. MBP helps protect you in the event of a covered mechanical breakdown and applies to vehicles, personal watercraft, jet-skis, snowmobiles, ATV/UTV, motorcycles, and scooters.

### ***Why is Mechanical Breakdown Protection important?***

Mechanical repairs can happen when you least expect them—and the cost can add up quickly. A breakdown repair can range anywhere from \$500 to \$5,000+. With MBP, the cost of coverage can often be included directly in your loan payment, making it a convenient option that may add only a small amount to your monthly payment.