

The Diamond Press

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Financial Capability Fair

Core Value: Be a Financially Sound Leader

In addition to teaching in the classroom, we also offer financial-themed workshops that help students engage with real-world financial topics in a meaningful and practical way.

This month, we had the opportunity to partner with UTPB to host a Financial Capability Fair, and it was GREAT. Students were given a “passport” and visited various booths, collecting stamps along the way. Each stop focused on a different topic, like budgeting, renting vs. buying, entrepreneurship, and more. Along the way students had conversations with experts, asked questions, and got personalized advice.



It’s a fun, interactive way to learn, but more importantly, it helps students build the confidence and financial skills they’ll need as they move into the next stage of life. Falcons Up! Events like these provide a valuable, hands-on learning experience and help equip college students with the financial tools and confidence they need for their future.



March of Dimes Update

THANK YOU!

Because of your support and generosity CCFCU was able to raise over \$38,000 in support of moms and babies.



Make the Most of Your Tax Refund

Core Value: Be a Financially Sound Leader

The average tax refund was approximately \$2,950 in 2025. While it may be tempting to splurge on a long-awaited vacation or big purchase, it’s important to have a plan for your tax return.

- Pay yourself first! Immediately set aside 10% to go towards a short-term financial goal that you want to achieve like an emergency fund, a new vehicle or a vacation.
- Boost your retirement savings. It never hurts to contribute to your nest egg. Even a one-time contribution can make a meaningful difference.
- Tackling high-interest debt can significantly reduce the amount you pay in interest over time and can speed up your journey to being debt-free.
- Treat yourself to that “splurge”; yes, you heard that right. If your financial foundation is solid, setting aside a small portion of your refund for something fun can help you stay motivated.

No matter how you decide to spend your tax refund, the most important takeaway is to have a plan that supports your financial goals rather than works against them.



Credit & Lending Blog Series - Blog 4

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 current 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 4: Fixing Colorful Credit: Why "Not Now" Doesn't Mean Never

In Blog 4 of our credit and lending series, we dive into practical steps you can take if your credit needs a little TLC and how giving that care can create new choices and opportunities.

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 with our credit and lending blog series on the CCFCU website at comcfcu.com/blog.



Product Spotlight: uChoose

Earn rewards on everyday purchases when you use your CCFCU debit or credit card through uChoose! Redeem your points for different rewards. Members earn 1 point per \$1 spent on eligible credit card purchases and 1 point per \$2 spent on eligible debit card purchases.

Important: Each card must be registered individually to earn rewards. Have a new card? Make sure it's registered. Replaced an expired card? Register your new one. Received a replacement due to fraud? Your new card must be registered.

**Reminder: Members
MUST register cards
to earn rewards!**

Log into your online banking to register your cards on uChoose and start earning rewards.



Fraud Alert: Job Scams

Staying Alert and Vigilant Against the Rise of Fraud

AI is transforming the way we work, live, and play. Job scams are nothing new, but with the help of AI, these scams are getting more and more realistic. More recently, these scams have been targeting recent college graduates who are eager to begin a career. These are some of the ways:

- Information Harvesting: Having a candidate fill out an "application" with personal details for the purpose of identity theft and/or stealing money.
- Fake Job Offers: Receiving an offer for a job that was never applied for.
- Advance Fee Fraud: Requesting advance payment for training or background checks.

It is important to be informed and aware when it comes to these fraud schemes. Stay safe!