



CCFCU Employee Appreciation

Cookouts with the CEO, Jason Berridge

At CCFCU, we take immense pride in the team members who make serving our communities possible each and every day. Their dedication, hard work, and commitment to our members is at the heart of everything we do and because of that, we believe it's just as important to take care of our team members as it is to take care of our members.



This philosophy starts at the top. Our CEO, Jason Berridge, is passionate about showing appreciation for the people who help make CCFCU a success. One of his favorite traditions takes place each summer when he personally visits every CCFCU branch to cook lunch for the team.

Rain or shine and often in the blazing West Texas heat, you'll find Jason standing behind the grill, flipping burgers and visiting with team members. It's more than just a meal; it's an opportunity to connect with and thank team members for the work they do every day.

While the food is a hit, it's the spirit behind the tradition that means the most. It reflects the culture we've built at CCFCU: one where people are valued, relationships matter, and appreciation is more than a word. It's one way we celebrate the amazing individuals who help us fulfill our mission of serving our members and strengthening the communities we call home.



Buying vs. Renting

Owning a home is a huge part of the American Dream. Deciding whether to buy or rent is a significant financial decision that can impact your lifestyle, long-term goals, and overall financial well-being. Understanding the advantages and challenges of each option can help you determine which choice best fits your needs.

Buying

- Greater sense of stability and community
- Opportunity to build equity and long-term wealth
- Homeowner is responsible for repairs, maintenance and expenses
- Requires a significant financial commitment, including down-payment

Renting

- Flexibility to move without penalty once the lease term ends
- Same monthly payment
- Landlord responsible for repairs and covers expenses associated with property
- Rent may increase when the lease is renewed, subject to owner

There is no right answer when it comes to buying versus renting. The best choice depends on your financial situation, lifestyle preferences, and future plans. Taking the time to evaluate both options can help you make a decision that supports your goals.

The Diamond Press

Read more:
comcfcu.com



Credit & Lending Blog Series - Blog 6

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 6: The Credit Union Difference: Why Where You Borrow Matters

In Blog 6 of our credit and lending series, we're exploring one final piece of the puzzle: how your financial institution of choice matters. Discover the credit union difference and learn how a trusted local partner can help you borrow with confidence.

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: CCFCU Credit Card App

CCFCU Credit Card Management at Your Fingertips

Our mobile app gives you control over your credit cards by allowing you to:

- View recent and pending transactions.
- View account details.
- Make a payment to your credit card.
- Report your cards as lost or stolen.

CCFCU Credit App: Available on App Store and Google Play



CCFCU ATM Deposits: Now Available!

Managing your money has never been easier. With the addition of ATM Deposits, CCFCU now offers even more ways to deposit funds into your account, when and where it works best for you.

ATM Deposits - Need to make a deposit outside of business hours? Our new ATM Deposit allows you to deposit checks or cash at your convenience, even when the branch is closed. Insert your CCFCU debit card into the ATM, select "Deposit," and follow the instructions.

Mobile Deposit - Deposit checks right from your smartphone with just a few taps. Simply open the CCFCU mobile app, snap a photo of your check, and submit your deposit.

In-branch deposit - Sometimes the traditional way is still the best way. Visit your nearest CCFCU branch and work directly with one of our friendly tellers to make your deposit.

No matter how you choose to bank, CCFCU is committed to providing convenient, secure, and accessible options to help you manage your finances with ease.