

The Diamond Press

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Behind the Scenes: Ninja Signs

Small Signs. Big Impact. The Heart Behind Ninja Signs

If you drop your kiddo off at many of the schools in the communities we serve, chances are you've spotted one of our "ninja signs" near the front entrance. Why are they called ninja signs? Because under the cover of night our team quietly places these signs outside schools so students, teachers, and staff are greeted with an uplifting message when they arrive the next morning.

We believe even the smallest acts of encouragement can have a lasting impact. A few kind words can spark confidence, inspire curiosity, and help set the tone for a positive day of learning. Our hope is that this simple gesture creates a ripple effect; one that begins in the classroom, carries home with students and families, and spreads throughout our West Texas communities.

TAKE A LOOK AT THIS YEAR'S DESIGN!



By choosing CCFCU, you are supporting educators, encouraging students, and strengthening the communities we call home. Thank YOU for being a work of heart.



Partnership Spotlight: Wheelock Elementary

At CCFCU, we believe strong communities begin with strong schools. That's why we're proud to partner with Wheelock Elementary in Lubbock throughout the year, supporting students, teachers, and families in meaningful ways. Our team enjoys being present for Wheelock, and some of our favorite ways to partner include:

- First Day of School: Providing a meal for teachers and staff to take home to their families so they can focus on welcoming students.
- Meet the Teacher: Serving dinner to students, families, and school staff as they prepare for the new year.
- Reading 1st: Volunteering in classrooms to foster a love of reading.
- Wheelock Coffee Cart: Supporting special education students as they operate a full-service coffee cart, building valuable workplace and customer service skills.
- Christmas with Santa: Bringing a little extra holiday magic to students each December.
- Teacher Shout-Outs and so much more!



We're grateful for the opportunity to invest in the next generation and look forward to continuing this wonderful partnership for years to come.



Home Ownership 101 - Blog 1

Understanding the Basics of Lending

Whether you're years away from buying or already browsing listings, understanding the home-buying process can make a difference. Our new blog series is designed to help you navigate each step with confidence. From deciding whether renting or buying is the right fit to decoding mortgages, we'll break down the process into simple, practical guidance you can use.

Blog 1: Buying vs. Renting

Every housing journey begins with one important question: Should you rent or buy? In our first blog, we'll explore the advantages and challenges of each option, helping you determine which path best fits your financial goals, lifestyle, and future plans.

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 Home Ownership 101 blog series on the CCFCU website at comcfcu.com/blog.



Product Spotlight: DPW

Depreciation Protection Waiver: Giving you Peace of Mind

A vehicle can lose value the moment it leaves the dealership. Depreciation Protection Waiver (DPW) helps protect you if your vehicle is declared a total loss by covering the difference between your loan balance and your vehicle's value, up to your contract limits.

It's added peace of mind that helps safeguard your finances when the unexpected happens. Talk to your loan officer to see if this coverage is right for you!



Back to School Financial Game Plan

Core Value: Be a Financially Sound Leader

The kids are preparing to go back to school and routines are soon to fall into place. As families settle into a new school year, it's also a great time to revisit your budget. School expenses can add up quickly between supplies, clothes, extracurricular activities, and lunches, but a little planning can help keep finances on track.

- Start by creating a list of essential purchases and setting a spending limit before shopping.
- Take advantage of tax-free weekend sales (August 7-10), and reusable items from previous years whenever possible.
- If your child participates in sports or other activities, plan ahead for those seasonal costs by setting aside a little each month.
- Involve your children in age-appropriate conversations about budgeting and smart spending. This is a great opportunity to build healthy financial habits that last a lifetime.