



## Moving Forward in 2021!

Page 3



### ANNOUNCEMENTS

#### Get Digital with your Wallet!

Make it easy with Digital Wallets! Touch less with Apple Pay, Google Pay, and Samsung Pay!

Go contactless today and make purchases with your smart phone or smart watch! If you see the logo for apple pay, google pay, or Samsung pay, at check out you can make it easy with digital wallets, without the need for a debit or credit card.

For more information please visit our website, [cbfcu.org/digital-wallet](http://cbfcu.org/digital-wallet).

Page 2 >>

A letter from our  
President and CEO  
Rick Weber



## Message from Rick Weber, President & CEO



### Moving Forward

2020 changed how we look to the future, how we treat ourselves and others, and it has changed how we view banking moving forward. 2021 brings hope, but 2021 will also bring challenges. We must evolve to be able to serve our community and our membership, no matter where they live, where they study, or where they work, and with the recent roll out of Shared Branching this becomes possible.

2020 taught us we need to continue to innovate our online platform to assist in an evolving set of needs for our members. We had

to change the way we interact with our members and team members regarding the health and safety of everyone. Through flexibility during hardships, providing digital/online solutions to #makeiteasy for our members, and developing opportunities for local stimulus, CBC will continue to build character in our brand of banking.

Our promise at CBC is to continue working towards making it right, making it easy, and making it personal for our members. We have launched convenient new products and services, such as the Epic Premium Rate discount, the Seasoned Auto Loan Refinance program, and commercial lending! We are so grateful for the opportunity to be your lender, your credit union, and your community partner.

We look forward to a successful and promising 2021 with you and thank you for your membership!

Rick Weber  
President & CEO



# Tackle the To-Do List

HELOC rates  
as low as **2.74%** APR  
FOR 12 MONTHS



Federally Insured by NCUA

## Employee Spotlight



### Luz DeLeon

Facilities Coordinator  
Headquarters - Oxnard

Luz has been with CBC since August 2018, and was promoted to Facilities Coordinator in January 2020! You can usually find her upstairs at our headquarters located in Oxnard.

When we asked Luz what she enjoys most about her role at CBC she responded, "I love what I do, helping keep members and staff safe and comfortable is most important. CBC has also allowed me to expand my knowledge and education by allowing me to participate in Projects."

Luz hopes to continue to work on big projects within the organization and help make a difference to our team members.

In her free time, Luz enjoys spending time with her three year old son and her family. Some of her hobbies also include hiking, dancing, and food tasting.

If you see her in the Oxnard, or at any one of our other branch locations, make sure to say hi!



## That's a Wrap, 2020!

Looking back at 2020, all of us at CBC are proud to say that we did our best. The COVID-19 pandemic affected us all, and while we continue moving forward amidst societal changes and the ongoing pandemic, our membership is and always will be our number one priority. Earlier this year our hope was to make a difference in a member's life who may be experiencing recent hardship. Leaders at CBC sought to make a direct impact on our neighborhood restaurants that needed the extra support; we called it #EPICDifference. The Epic Difference Campaign started by purchasing \$50 gift cards from 12 local restaurants for a grand total contribution of \$50,000 (Sharkeys, Tamarind Thai, La Veros, Mi Pueblo, Ragin Pot, Spencer Makenzies, Lure Fish House, Cronies Sports Grill, Yolanda's Mexican Café, Snapper Jacks, Social Tap, and Carnitas El Brother). Thank you to the many restaurants who donated more gift cards on top of what CBC purchased to further the community relief efforts!

Since the pandemic started, we have reversed 1,577 member fees, granted 2,272 skip a pays, and started 65 emergency loans totaling \$167,400 to our members who need it the most. 2020 was also a record breaking year helping our members with home loans! We look forward to another year helping more of our community with their mortgage needs!

Our Community efforts have also changed in 2020 and beyond! With all events either in virtual format or postponed, our Community Coordinator, Alfredo Martinez, did an amazing job to keep workshops and outreach programs alive. Our total community support over the course of 2020 exceeded \$70,000, and CBC contributed to over 30 organizations with sponsorships and donations. A total of 24 financial workshops were conducted virtually and reached over 300 students (A 235% increase from last year!). We hope to increase these benchmarks in 2021 and we're excited to tell you all about it.

Goodbye 2020, hello 2021!



## Board of Directors - Announcement

We are seeking dedicated volunteers to join our Team. As a Board Director, you and the rest of the team will be responsible for the governance and strategic planning of your Credit Union. We also have a new program, the Associate Director Program - an entry program to help you learn about your Credit Union processes, gain knowledge and experience and be better prepared to join the Board as a voting Director, if so nominated.

As a Board Director, your core responsibilities will require attendance at monthly meetings, obtain a minimum of 18 hours of training annually, become financially literate by NCUA requirements, participate on Board Committees, and serve a

three-year term. Member applicants must be in good standing with the credit union and should have some understanding and experience with finance, and/or budgeting from your work experience, volunteer community involvement, or other business associations.

Applications must be received by February 1, 2021. For full details, please contact Hal Karam at Hal.Karam@cbcfcu.org.



## Community Snapshot

### Santa to the Sea: Toy Drive

CBC is happy to be able to support Santa to the Sea this holiday season as their toy sponsor. This event takes place one week before Christmas, and presents gifts to more than one thousand kids who might otherwise not receive anything for Christmas. We hope the children enjoy their gifts and have a merry Christmas.

### Food Share: Can-A-Tree

1 in 6 people in Ventura County is struggling with food insecurity. We are happy to support our local food bank, Food Share, this holiday season. Come check out our can trees in our locations to see how we partnered with Food Share to spread holiday cheer.





# Winter Word Scramble

M	I	T	S	H	O	V	E	L	C	O	M
F	R	E	E	Z	E	B	O	O	S	K	I
L	C	S	K	A	T	E	P	H	L	S	T
A	I	C	E	P	L	C	L	A	K	N	T
K	T	A	X	B	B	O	O	T	S	O	E
E	Q	R	S	L	D	L	W	B	X	W	N
H	A	F	S	L	E	D	C	O	D	L	S

BOOTS

ICE

SKATE

HAT

COLD

MITTENS

SKI

SHOVEL

FLAKE

PLOW

SLED

FREEZE

SCARF

SNOW



# CBC ECO LOANS

Make 2021 the year to get environmentally friendly improvements done to your home!

Please contact our Loan Department at (805) 988-2151 or speak to a team member today for information.

\*Rates vary with amount financed, term and your credit history, and are subject to change without notice. Rates apply to new money loans only. Please contact our Loan Sales Team at (805) 988-2151 ext 2806 for rates on refinancing existing CBC FCU loans. Rates last changed May, 1, 2020.

CAMARILLO  
300 Arneill Road  
at Barry Street

OXNARD  
2151 E. Gonzales Road  
at Outlet Center Drive

VENTURA  
3636 Dean Drive  
at Mills Rd.  
(next to Lowe's)

NAVAL BASE VENTURA  
COUNTY  
(Open to those with  
base access)

PORT HUENEME  
23rd & Harris St.

POINT MUGU  
8th & Mugu Rd.