



Fraud is on the rise, how can you protect yourself?

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ANNOUNCEMENTS

#EPICDifference is CBC's way of giving back during these stressful and financially difficult times.

When the pandemic first reached Ventura County, we at CBC wanted to help. On April 1st, we rolled out our company's largest financial commitment of aid to our members and local restaurants. CBC purchased \$50 gift cards from locally owned restaurants and mailed them out to our members and those in the community that need it the most. 12 restaurants participated in our #EPICDifference program, and 1,000 people received a meal on CBC.

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A letter from our President and CEO Rick Weber



Message from Rick Weber, President & CEO



In a Time of Uncertainty, You Count on Us

We realize that our members may be under a great deal of stress and uncertainty, but now more than ever your credit union is here to help. We have been designated as an essential business to remain open during the economic shutdown and our CBC Team takes that responsibility seriously.

The more things began to change, the more we felt we were counted on to be there and available for you.

It has not been easy over the last three months; we have found ways to not only be there to provide consistent financial service, but we stepped up to become a helpful part of your financial future.

We have been proud to continue consistent hours

of operation for our call center and the same lobby hours for our core branches in Oxnard, Ventura, and Camarillo. We have added the protective equipment and gear to comply with the new health ordinances, but we always found a way to get it done without impacting you, our members. I am truly blessed to serve with a great team of heroes that feel the same calling to be one of the consistent things that you count on. We appreciate all of your comments we have received across our social media platforms and surveys about our service through the pandemic and our outreach to aide local business, "Making an Epic Difference" Campaign.

Additionally, we have been approving skip-a-pays, granting forbearance, waiving late fees and approving hardship loans to help many that have been struggling. Our lending team has been working hard and sometimes overtime to approve applications and we have funded more loans in the last quarter than in any quarter in our history. We purchased 1,000 family meal gift cards from a dozen local restaurants to help bridge them until they could transfer over to the new take-out and curbside environment. We are not sure what will be coming next, but you can count on us, and you have my commitment that serving you is always our highest priority!

Rick Weber
President & CEO



Tackle the To-Do' List

HELOC rates

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

Employee Spotlight



Leeann Santana

Account Service Center Manager
Ventura Office

Leeann has been with CBC since January of 2016. You may find yourself speaking to Leeann when you call our Account Service Center, as she oversees the ASC team and assists members with everyday needs.

When Leeann started with the Credit Union she was an Account Service Representative, since then she has been promoted three times leading up to her current role as the Account Service Center Manager.

We asked Leeann what she enjoys most about CBC and she said this, "The best thing I like about CBC is the culture we are building. As a leader, I really enjoy being able to be a part of someone's growth." At this time, Leeann's current goals are to continue to grow with CBC and modernize the ASC into a full service center.

In her free time, Leeann enjoys spending time with her family and her dog, Arthur. The foodie in her also has her searching for new eateries all over the county. Be sure to say hi to Leeann if you happen to call our Account Service Center on the phone.



+Discounted rate only valid with purchase of an Epic Premium Checking Account.

*APR= Annual Percentage Rate. Additional Restrictions apply. Visit www.cbfcu.org/heloc for details.



Oxnard College Webinars

CBC's community team was hard at work in the past quarter. As COVID-19 affects all community functions, we were able to provide financial education and resources to first-year students at Oxnard College. This included educational webinars that covered multiple topics; such as, Banking Basics, Consumer Loans, and others. We look forward to continuing financial education efforts for our members and the community alike.



CSF (California Scholarship Federation) Donation

The Credit Union was proud to be able to support the California Scholarship Federation Club with a donation this past month. This support went towards seniors at Channel Islands High School who are preparing to enter their first year of college. The CBC team wishes them all the success in their academic journey.



Protect yourself from Fraud.

We've seen an increase in new scams involving emails, texts or phone calls about suspicious products, charities, medical advice and treatments, etc. Scammers often seek donations, personal information, money or gift cards to resolve urgent requests like a lawsuit, account block or an arrest. They may pretend to be a relative, government official, or even a hospital representative requesting payment for medical treatment of a loved one.

Always confirm requests are legitimate before responding. You can get more info about known scams and sign up for alerts at ftc.gov/scams. Spot a phishing email by verifying the sender's email address. Scammers will misspell, add characters, etc., to email addresses and domain names. (Note: CBC's web domain is cbcfcu.org.)

Text messages from CBC typically don't show a complete phone number as the sender of the text. We will only send text alerts to verify a transaction on your CBC Debit or Credit card transactions.

As a best practice, you can hover over a suspicious website link to view the URL it is directing you towards. If you receive a suspicious text or email message that appears to be from CBC, you can always log in to online banking at cbcfcu.org to verify your account status or call CBC directly to ask about the communication.

Your security is a top priority

We're constantly monitoring your credit card and checking account(s) for fraudulent activity and will alert you if we notice anything suspicious. Make sure we have your current contact information by visiting CBC Online Banking so we can reach you quickly.

Due to the high risk of fraud we have lowered online (external) transfer limits.



Board of Directors - Annual Meeting

This year the CBC Annual Meeting was held on June 25th as a virtual zoom webinar due to social distancing. During the meeting, our board Chairman Timur Taluy introduced our new President and CEO Rick Weber, and other keynote speakers who highlighted our successes in 2019.

2020-2021 Board Members:

- Timur Taluy - Chair
- Kevin Carey, Vice Chair
- Robert Cabral - Treasurer
- Kristie Elzinga - Secretary
- Margaret Norris - Member
- Patricia Handfinger - Member
- Hal Karam - Member

2020-2021 Supervisory Committee Members:

- Roman Vaisman
- Barbara Winters
- Jonathan Westfield

Visit <https://www.cbcfcu.org> for more information.



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KBCTEU	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
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It's Summer time

WORD SCRAMBLE

Epic Rewards

CREDIT CARD

- 5%* Gas & Travel
UP TO \$6,000
- 3%* Groceries
UP TO \$6,000
- 1%* Everything Else
UNLIMITED

www.cbfcu.org/epic-rewards

*Reward credits will be applied to the balance of the credit statement. \$95 fee assessed annually. Annual fee is waived with the purchase of an Epic Premium Checking Account. Additional rules and restrictions apply.

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| 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. |
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