

Easy Money

FALL 2020



Epic Premium just got better!

Page 3



ANNOUNCEMENTS

Hooray! We have expanded our charter!

CBC has recently expanded our charter to further serve our community and people outside our community! As of July 2020, a person can also become a member if they participate in associations, businesses, or other legal entities that are headquartered or located in Ventura County, and also if you maintain a facility located in Ventura County!

Page 2 >>

A letter from our President and CEO
Rick Weber





Message from Rick Weber, President & CEO



Service Is Our Priority

Despite the challenges of the pandemic and the health order restrictions, CBC is proud of our ongoing commitment to provide a continued high level of service. Our team members are working hard to deliver the consistency of service you are used to when most businesses have been changing operation hours. Our hours of operations have remained unchanged for both weekdays and on Saturday at our three core branch locations (Oxnard, Camarillo, and Ventura). In addition to consistent hours of operation, we have adjusted our coverage in our call center to

maintain the pre-pandemic wait times, despite the near doubling of our call center volume. We understand that the pandemic has affected our membership in different ways and we believe strongly that our service is essential, and we are both flexible and available to serve you in the way that serves you best.

We appreciate the great comments and the high scores that you have provided us on our service over the last couple of quarters through our various surveys and through social network feedback. We really appreciate your confidence and your selection of CBC for your financial needs. CBC Federal Credit Union is at an all-time high in the number of members, deposits and loans we have served and supported. We will continue to "Make it Easy" for our members, by adding additional products and services that will provide greater convenience over the next few months.

CBC Federal Credit Union has Joined the CO-OP Shared Branching Network

Over the years, some of our most loyal members have closed their accounts because of relocating out of Ventura County. We now believe that no member needs to close CBC accounts when they move as most of our online services and ATM network can replace all major needs. In addition, we have added access for all CBC members to conduct transactions across the shared branching network. We heard your concerns and we are currently rolling out access to a brand-new service for CBC members by joining the CO-OP shared branching network (starting immediately).

We are pleased to announce that you now have free access to do transactions at more than 5,000 shared branches, plus another 2,000 self-service teller locations (open 24/7) across all 50 states. In these shared branch locations, you will be able to make a deposit, withdraw cash, make loan payments, and transfer funds between all your accounts.

Conducting a shared branching transaction is easy, just locate a branch close to you by going to co-opcreditunions.org/locator/ or by visiting our website at www.cbfcu.org. At the shared branch location of your choice, simply tell them you are a member of CBC, provide your account number, and a valid government-issued photo identification (i.e. Driver's License, US Passport, etc.). Your transaction will be completed in real-time and subject to our hold policy.

Rick Weber
President & CEO

Employee Spotlight



Sandra Zaragoza

Member Service Representative II
Oxnard Office

Sandra has been with CBC since August 2018, and you can find her in our Oxnard branch assisting members as an MSR II. In 2018, Sandra was promoted after learning the ropes in our ASC department.

When we asked Sandra what she enjoys most about her role at CBC she responded, "I like working with individuals that are so motivated, and eager to achieve greatness. Also, the way we all truly care for our member's needs and strive to always Make it Right, Make it Easy and Make it Personal. I love what I do; it is a joy to come to work every single day." Sandra would love to further her career within CBC, possibly even one day become a branch manager.

In her free time, Sandra enjoys spending time with her family and two nieces every Sunday. She also loves arts and crafts, and cooking! Sandra loves looking on Pinterest for new ideas and recipes to try. If you see her in the Oxnard branch, make sure to say hi!



Epic Premium Just Got Better!

Welcome to Epic Premium, where CBC Federal Credit Union places the member at the center of a modern checking experience. We are proud to offer CBC members perks that truly make it easy, personal, and right. These are our core values that guide us in how we design our products and help us provide the exceptional member service that can only be found at CBC.

Epic Premium Rate Discount

CBC members who have Epic Premium Checking now have access to this new benefit. A .5% interest rate discount on new closed-end Personal Loans, direct Auto, Motorcycle, and RV Loans*.

This new perk will provide you with the peace-of-mind and the power to save you money throughout the life of the loan.

It was an easy decision to include this new benefit to Epic Premium Checking. The Epic Premium Rate Discount pairs perfectly with other benefits found in Epic Premium; such as, 5 cents rebate on all debit card swipes, and better than money market dividend rates. This is of course, a few of the many benefits found in Epic Premium that puts money back into your wallet.

Ask a CBC Team Member how you can enroll and receive this benefit today!

*Enrollment is required to receive the benefits of Epic Premium Checking account. Some restrictions apply, call 805-988-2151 or visit cbfcu.org/epic to learn more.



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.

If you are interested in serving on the board of CBC FCU please contact Hal Karam at Hal.Karam@cbfcu.org.



Community Snapshot

Alzheimer Fundraiser

CBC was proud to be able to support the Alma Via of Camarillo with a donation this past month. This support went towards the Alzheimer Association whose mission is to help find a cure, assist, and improve the quality of life of those affected. The Credit Union was happy to show their continued support.



Financial Education

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. Please visit cbfcu.org/financialcents to learn more!



FALL SECRET MESSAGE

Decode and solve the secret fall phrase. Fill in the blanks with the letter that matches each picture from the box.






























 = L	 = E	 = A
 = S	 = K	 = H
 = V	 = T	 = R



CBC ECO Loans

Make 2020 the year to get environmentally friendly improvements done to your home!



Please contact our Loan Department at
(805) 988-2151 x2806 or email us at loansalesteam@cbcfcu.org

- | | | | | | |
|--|---|---|--|--|---|
| <p>CAMARILLO
300 Arneill Road
at Barry Street</p> | <p>OXNARD
2151 E. Gonzales Road
at Outlet Center Drive</p> | <p>VENTURA
3636 Dean Drive
at Mills Rd.
(next to Lowe's)</p> | <p>NAVAL BASE VENTURA COUNTY
(Open to those with base access)</p> | <p>PORT HUENEME
23rd & Harris St.</p> | <p>POINT MUGU
8th & Mugu Rd.</p> |
|--|---|---|--|--|---|