

*Proudly serving those who live or work in Clinton, Randolph, Washington, St. Clair, Madison, Monroe and St. Louis counties*



## IT'S SUMMER TIME FOR A SWEET BONUS!

Pay  
**4.99%**  
APR for 24  
months!\*

Nothing is sweeter than saving money, and this summer, Catholic & Community Credit Union is helping you do it with a great rate on our Visa® credit card!

**Transfer your existing balance to a C&CCU Visa credit card, and pay just 4.99% APR for 24 months!\***

Don't wait - this sweet deal won't last. Visit your local branch or call (618) 233-8073 to talk to our loan department about your balance transfer today!

\*APR = Annual Percentage Rate. Member eligibility and creditworthiness required. Balance transfers completed by 8/31/2018 will receive 4.99% promotional APR for 24 months from the date of the first balance transfer. After the promotional time frame expires, remaining balances will migrate to standard APR applicable on your account. Contact the credit union for complete details.

## Head Back To School With A Loan From C&CCU

School days are almost here, but you don't have to stress over supply lists. Instead, contact C&CCU about our Back To School loans. We can help you cover the tuition, books, tech and clothes you need to make this school year great.

Borrow up to \$5,000 for as low as 8.50% APR\*, and take up to 11 months to repay the loan. Our application process is fast and easy - no studying required - and you can even apply online at [www.candccu.com](http://www.candccu.com).

Contact us today, and head back to school with confidence!

\*APR=Annual Percentage Rate. Sample payment for \$1,000 borrowed for 11 months at 8.50% annual percentage rate is \$96.12. Rates and terms are subject to change, and availability is based on member creditworthiness and other factors. Member eligibility required. Offer available through Aug. 31, 2018. Loan amounts from \$500 to \$5,000. Maximum term is 11 months. Contact the credit union for complete details.

## Tax Holiday Weekend August 3-5

Missouri shoppers should mark their calendars for the first weekend in August, and plan to pick up clothing, school supplies, and computers. These items will be exempt for sales tax to help with back-to-school expenses.

## Boost Your Summer Savings

If you're looking for great returns this season, look no further than C&CCU! With our Top Rate Savings options and Save To Win certificate, you can make the most of your money and you may even qualify for great prizes.\* Check the Deposit Rates page at [www.candccu.com](http://www.candccu.com) to see all of our current rates, and stop by the branch near you to boost your summer savings!

\*Members may qualify for prizes with every \$25 deposit into a Save To Win certificate. See the credit union for complete details.



## Scam Safety

It seems that a new scam comes out every day! The Federal Trade Commission's page is full of reports about Publishers Clearing House imposters, fake IRS employees, and even people posing as your neighbors and friends, so it's more important than ever to protect your personal information.

Remember, you should never give out your social security number, bank account information or credit card numbers to anyone whose identity you cannot verify. If someone called or emailed you to request this information, do not respond.

Your financial institution - and your government - will never call you to ask for personal details or money. If you receive a phone call like this, contact local law enforcement and report the issue to the Federal Trade Commission at [ftc.gov/complaint](http://ftc.gov/complaint). If you accidentally gave out your account details, contact C&CCU right away to help prevent a financial loss.

Thank you for helping us prevent fraud and scams.

## Rental Restrictions

Members take note, C&CCU debit cards are not accepted by rental car companies. If you plan to rent a vehicle, plan ahead and use your C&CCU Visa credit card instead.

## KEEP YOUR ACCOUNTS ACTIVE

Most of us stay on top of our finances, keeping our information current and ensuring a positive balance. But sometimes, as in the case of a move or a death in the family, accounts can be forgotten. The result is a dormant account, and the resulting fees or lost funds can be costly. That's why C&CCU encourages you to keep your accounts active and in good standing.

Keep your accounts active by taking these three steps:

1.) **Review your accounts regularly.** Keep stock of which accounts you have and, when appropriate, ask loved ones to keep a good record of any accounts you may need access to. By noting which accounts you have and where they are, you are less likely to encounter fees or lose track of funds.

2.) **Use automatic transfers and scheduled payments.** When you have regular activity automated from your accounts, inactivity is not a concern. Set up monthly bill payments or automatic transfers from checking to savings to ensure that an account stays on your radar, and away from dormancy.

3.) **Keep your contact information up to date.** Make sure that the credit union has your correct contact information, so you won't miss account activity notifications or dormancy notices. You'll also keep your active accounts more secure, as the credit union will be able to quickly notify you of any suspicious account activities.



## Our Loans Open Doors

When you look around your home and see the projects, upgrades and enhancements you'd make, it's time to look to C&CCU. We provide home equity loans that open the door to greater possibilities.

**Open a home equity loan before July 31, and you'll pay just 2.99% APR for the first six months, plus take \$100 off of closing costs!\***

With affordable payments, terms up to 15 years, and local service from the staff you know, a home equity loan from C&CCU can help you make the most of your money - and your home. Call (618) 233-8073 to talk to our loan department today.

\*APR=Annual Percentage Rate. Rate quoted is promotional and valid for six months only. Once the promotional period ends, the rate will revert to the member's qualifying rate. Actual rate dependent on member eligibility and loan product. Offer good until 7/31/2018. Contact the credit union for complete details.



[CANDCCU.COM](http://CANDCCU.COM)

Abby 24-Hour Touch Tone Teller  
(618) 257-3861

### MAIN OFFICE

1109 Hartman Ln.  
Shiloh, IL 62221  
(618) 233-8073

### BRANCH OFFICES

6100 W. Main St.  
Belleville, IL 62223  
(618) 233-2212

1900 Carlyle Ave.  
Belleville, IL 62221  
(618) 222-1508

### LOBBY HOURS

MONDAY - FRIDAY  
9am - 5pm  
SATURDAY : 9am - noon

### DRIVE-UP HOURS

MONDAY-FRIDAY  
8am - 6pm  
SATURDAY : 8am - noon

### HOLIDAY HOURS

Our offices will close to observe the following holidays:

Independence Day  
Wednesday, July 4

Labor Day  
Monday, September 3

Columbus Day  
Monday, October 8

Federally insured by  
NCUA

