

*"The leaves fall, the wind blows,  
and the farm country slowly  
changes from the summer  
cottons to it's winter wools."*

Henry Beston



HOME IS WHERE THE HEART IS



Are You Looking  
to Build,  
Refinance,  
or Renovate?

We Can Help!

CCU MORTGAGE SERVICES

CCU Mortgage Services has the team to help you with your most important investment.

- ★ Home Purchase
- ★ Home Refinance
- ★ Renovation
- ★ Debt Consolidation

We're here to help! Just use the CCU website and navigate to the Mortgage Loan section under Products & Services tab to submit your application today.



*"Life starts all over again when  
it gets crisp in the fall."*

F. Scott Fitzgerald "The Great Gatsby"

FROM OUR PRESIDENT

## Change Is Our One Constant.

*"The secret of change is to focus all of your energy, not on fighting  
the old, but on building the new."*

Socrates

It is said that we are defined by our times. That seems very accurate. Our daily lives shape us in many ways. Some changes are quite obvious, while others are less noticeable. So, when we accept that the one constant in the day is change, we see how our lives evolve with the changing world around us.

There is not one among us that has not felt their world change over the last two years. People from every walk of life have experienced daily unrest and felt the effects of these unpredictable times. We have been forced out of our comfort zones. The underlying truth is not pleasant. Transition creates frustration. It can push us to rethink our position, or to reaffirm our previous opinion. When we look at our past, new challenges usually yield new controversy. As individuals, we may feel that a particular change is a good thing. We see opportunity for good in the transition. On the other side, we may have some reservations about possible changes, they may contrast with our personal beliefs. It's understandable too, to be concerned about the long-term effects of any change. These feelings are completely natural. Changing times can make us seem more divided than we really are. It can be easy to focus on one aspect of a disagreement. In reality, there are usually many other ideas that we all agree upon.

For the work force, the upheaval in normal business has been unprecedented. Doctors, nurses, teachers, and yes, even credit union employees; have had to change their way of serving the needs of our customers. That evolution has reshaped the way that many businesses operate and will continue to do so in the future. For CCU, while we continued to promote the website and mobile app tools that make services convenient and safe; our branches remained open. We offered personal drive-thru service as well as scheduled in-lobby appointments. Then, as the available information and guidelines changed, we evolved our daily processes to ensure that level of service you have come to know never changed.

For us, our CCU family is just like yours. Many of our employees have either had Covid or know someone who has. However, in the midst of the uncertainty, I will proudly say that their dedication to service has never wavered. The truth... Ours is simply not a "work from home" industry. Serving our members in a reduced, or limited-capacity manner was never an option. Many of our team members have children just like you. Each of them had to make the arrangements for their child's daily care, all while they continued working as part of the CCU team. In the end, the goal of providing ultimate customer service was never compromised.

The bottom line... although we have faced obstacles every day, our goal has been to press forward and to overcome challenges. Despite adversity, we have grown our member community and continued to serve our members. I think we have the best staff in the business. They truly exemplify the spirit of the credit union culture. Their goal is to to be helpful in any way possible to our members. One thing is not changing at Consumer Credit Union, we will always be here to serve your financial needs!

*Mandy Kilday*

Mandy Kilday, President/CEO  
CONSUMER CREDIT UNION

"Autumn... the year's last, loveliest smile." William Cullen Bryant

BUYING A CAR? TAKE YOUR BANK WITH YOU

## Credit Union Financing At the Dealership Saves You Money!

We want to help you access our low auto loan rates—even at the dealership. That's why we offer credit union financing directly at participating auto dealerships through the CUDL network. Simply visit a CUDL-connected dealer and you can quickly apply for our low-cost vehicle loans, or use a pre-approved loan to make your purchase.

Here's a simple step-by-step guide to accessing CUDL's convenient, time-saving benefits:

### 1. Get pre-approved for a loan

Before you start car-shopping, it's a good idea to get pre-approved for a credit union loan. With a pre-approval, you'll know how much you can spend, allowing you to set a realistic budget for yourself. A pre-approval also helps you shop with confidence, knowing that you'll receive the money you need to purchase your dream car.

### 2. Shop online for your preferred make and model

Once you've secured a pre-approval, you can start shopping online with a budget in mind. Visit our website to access our online vehicle marketplace where you can search by make, model and year. You can also select the ideal location for your auto dealer.

Pro tip: CUDL connects our credit union to over 14,000 auto dealerships nationwide, maximizing your chances of finding the perfect vehicle.

### 3. Visit a CUDL-connected auto dealer

It's important to choose an auto dealer within the CUDL network. While you may be able to find a similar deal on your car somewhere else, CUDL-connected auto dealerships can expedite your financing, and provide a loan decision within minutes. You'll spend less time at the car dealer.

### 4. Apply for your credit union loan

Once you're at the dealer and ready to buy, you can apply for your auto loan on the spot. For an even more convenient experience, get pre-approved first with the credit union. Either way you choose, you'll have quick and easy access to great loan rates and terms.

If you want to learn more about CUDL or need help identifying a CUDL-connected auto dealer, contact us today!



Keep Tabs on your Debit Card with CCU CardControl.



#### Protect Yourself

Get mobile alerts whenever your card is used



#### Track Card Use

Review card usage history and transaction details



#### Set Limits

Set customized purchase controls to help manage spending

Download our app:  
CCU CardControl



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The Membership Nominating Committee will be choosing nominees for the board of directors in the next 90 days. Anyone who disagrees with the choices can make nominations by petition. Members wishing to be nominated by petition must obtain the signatures and account numbers of 362 members. The petition must be submitted to the President of Consumer Credit Union in person during regular business hours by 5:00 P.M., November 12, 2021.



## FALL JUMBLES

Grab a pen and try to unscramble these fun family fall activities!

rdwlo essire pshmiocan

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gtgiaikvnsnh cieeprrs

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nwleoleha mtusceo

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*Find the answers  
at the bottom right of the page.*



## Coming December 2021!

We are partnering with Zelle!

Soon you will be able to send and receive money directly from the CCU Mobile app within minutes.

# zelle®



## Congratulations Patsy Carroll!

Patsy retired on July 31st after 26 years of service. All of us at CCU send her our best wishes for a long and enjoyable retirement!



## If you don't have one of these,

You aren't benefitting from all that CCU has to offer!



Fall Jumble answers: world series champions, thanksgiving recipes, halloween costume.