ANNOUNCEMENTS

Camarillo Fiesta
Join us July 20th and 21st at the Camarillo Fiesta & Street Fair. We will have our booth set up, so stop by! There will be plenty to see and do including live music and a CandyLand Carnival! Learn more at CamarilloFiesta.com.

Banana Festival
Go bananas with us at the Banana Festival on September 28th. Come see and eat all things banana! There will be live music, harbor tours, and a kid's zone! Stop by our booth, we will have some fun prizes. Learn more at BananaPortFest.com.

A letter from our President, Patrick Miller.

Auto Buying Tailored To You
Page 3
It doesn’t get much better than summertime in Southern California and our team at CBC is here to help you and your family make the most of the season. If you’re looking to tackle some of those long overdue home improvements, we’re offering some fantastic rates on our HELOC loans to spruce things up. If it’s time to get some new wheels, our Power Auto buying service can help you find your dream car with low financing you can trust. And if you’re just looking to get away with the family for a few days of R & R, the CBC Platinum Visa boasts a 0% introductory rate for the first 6 months!

Whatever your summer plans might be, we’d love to help you fit them into your budget. Our team is here for you and I encourage you to try us first!

Oh, and if you’re in the area, we would love to have you stop by our newly remodeled, community friendly Camarillo branch. There’s a whole host of amenities for our members to enjoy and soon you’ll be able to sip on a delicious cup of coffee from the in-branch Dunkin’ Donuts.

Hope to see you there.

All the best,

Patrick Miller
President & CEO

**Tackle the To-Do’ List**

HELOC rates

2.74% APR FOR 12 MONTHS

Employee Spotlight

**Patty Velazquez**

Account Service Representative II
Ventura Office

Patty has been with CBC since 2017, starting off as a part-time Teller at the Oxnard Branch she moved up to her current role as an Account Service Representative at our call center. She gets to interact with members throughout the day and says, “They are the reason I get up in the morning. I feel a sense of accomplishment when I am able to fulfill all of their financial needs.” She loves being able to give back to our members and community by volunteering and helping out at some of our events. During her free time, she loves catching a movie with her Fiancé and two kids. If you ever have a question, give us a call, you might just talk to Patty!

*Discounted rate only valid with purchase of an Epic Premium Checking Account. APR= Annual Percentage Rate. Additional Restrictions apply. Visit www.cbcfcu.org/heloc for details.*
Auto Buying Customized To Your Needs
Auto buying can be stressful and a long and complicated process. We’d like to help make it simple and streamlined! We’d like to introduce Power Auto Buying and Loanify to our list of ongoing services for members. Whether you know what car you want or just need a new daily – CBC has a solution. Just stop into your local CBC branch to get pre-approved for an auto loan, then decide if Loanify or Power Auto Buying is right for you.

You don’t know what car you want? Easy, go with Loanify! Loanify is a concierge option for pre-approved members. Once approved a CBC team member will give you access to the Loanify App. There you will have access to your pre-approved loan and an experienced auto industry expert where they can help you make informed decisions on the type of car that is perfect for you. In addition to receiving a hassle-free experience, you can expect credit union pricing at the point of sale for any car, at any dealership!

Do you know the exact car you want, even down to the color and package? Go with Power Auto Buying! Power Auto Buying is a full and complete service our pre-approved members can use to find the exact car they have been looking for. Through our network of preferred dealers, CBC will find the vehicle to the member’s exact specifications at no additional cost! Then, CBC will present the vehicle to the member for viewing and a test drive. Not exactly what you wanted? No worries, back to the drawing board until the member drives away happy.

We have the tools for you, no matter what stage of the car buying process you’re at! Stop by any of our branches for more information on how you can be pre-approved and use either of these services.

Board of Directors – Recruiting Announcement & Biography

The date for receiving member applications for nomination consideration to the CBC FCU Board of Directors closed on February 1, 2019. The Nominating Committee has determined that the following candidate is qualified and eligible for installation to the Board of Directors: Halim Karam. Since there is a qualified candidate to fill each Board vacancy for the upcoming term, no nomination from the floor will be permitted during the Annual Meeting. However, if a member wishes to be considered at this time, then a Petition must be effected and submitted to the Credit Union. The deadline for receipt of a Petition for consideration as an additional Director Nominee is May 1, 2018. Please contact Barbara Winters, the Nominating Committee Chair, by e-mail at Barbara.Winters@cbcfcu.org for Petition requirements information and form. If there are no additional qualified candidates from a Petition process, there will not be an election and the Slate of Candidates as stated above will be installed by general consent at the Annual Member Meeting scheduled for June 20, 2019, 5:00 p.m., at the CBC FCU Oxnard Office.

Halted CBC Board of Directors- 3 Year Term from June 2019 to June 2022

Mr. Karam has recently retired from Meissner Filtration Products as Director of Sales in charge of APAC and MENA regions. He has over 20 years of experience in technical sales and business development of filtration and single-use systems used primarily in the pharmaceutical and biotech industries. He traveled extensively to Asia and was responsible for setting up and managing distributors and dealers in these parts of the world. He developed strategic sales plans to meet the growth and revenue goals of the company in collaboration with the distributors of each region. Achieved 20+% total sales growth in the APAC and MENA regions YOY in 8 consecutive years. Mr. Karam holds a B.S. in Chemical Engineering from California State University, Northridge (CSUN).

Shred Day

CBC was in high gear at our 2019 Spring Shred Day accommodating over 450 visitors in a period of five hours! For those who had a moment to hang out enjoyed Krispy Kreme donuts and coffee from Coffee Bean. If you missed us, no worries – keep an eye out for our Fall Shred Day.

Food Share

Once a month our team gets together to volunteer and in June we went to Food Share. A total of 14 volunteers in a matter of two hours put together 2,400+ meals together for many Ventura County residents who are food insecure. Food Share was impressed with our ability to work together and knock out over 4 pallets of food!

Aut2Run benefitting the Autism Society of Ventura County

On Sunday, April 28th, seventeen CBC team members got together and ran for a great cause. The Credit Union was also able to show support through a sponsorship which granted us a booth where we handed out waters and snacks to the attendees. Come out and hang out with us next year!
Help the starfish find its way home!

Epic Rewards CREDIT CARD

5%* — Gas & Travel
UP TO $6,000

3%* — Groceries
UP TO $6,000

1%* — Everything Else
UNLIMITED

www.cbcfcu.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.