

CreditCheck

NEWSLETTER FROM THE CHURCH OF THE BROTHERS CREDIT UNION

SECOND QUARTER 2007

Caring for creation with hybrid car discounts

The Church of the Brethren Credit Union offers a half percent discount off of its already-low automobile interest rates for loans on hybrid vehicles. In keeping with its vision statement, the Credit Union encourages its members to live simply, save regularly, use credit responsibly, and plan for the future adequately as good stewards of God's resources. Promoting fuel efficiency through reduced rates on auto loans for hybrids is one way the Credit Union supports good stewardship.

"We are called to care for all of God's creation, not just people," said Roy Winters, executive director of Brethren Service Center in New Windsor, Md., and member of the CoB Hybrid Car Club, which now has over 40 members. "Driving a hybrid car is a way to leave a positive legacy for our children and our grandchildren."

Hybrid cars improve fuel efficiency and produce fewer emissions harmful to the environment. They also reduce noise pollution.

Consuming less fossil fuel is a peace and justice issue for Tana Durnbaugh of Elgin, Ill., who drives a Prius. "Because the availability of fossil fuels is limited, our dependence on them brings power and dominance into play," she said. "This makes our society more warlike."

Brian Flory, pastor of Ambler (Pa.) Church of the Brethren, chose to get a loan from the Credit Union for a hybrid out of the Brethren value of simplicity. "Simplicity is often confused with being cheap," he said. "My hybrid was not cheap, but it was a sound investment — financially and environmentally." Flory thinks its a great idea for the Credit Union to offer discount rates to buy hybrid vehicles. "It is one of the many ways the Church of the Brethren is living out its values," he said. — Jay Wittmeyer



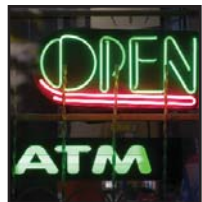
Roy and Karen Winters and sons, Jesse (second from left), and Brady, are members of the CoB Hybrid Car Club.

Roy Winters

A financial institution grounded in Brethren values

Ever stop and think about how you spend your money — who gets it and what they do with it? The same could be asked about the money you have on deposit in bank accounts or the interest you pay on auto loans and credit card debt. All financial institutions use your money; however, how they use it can be very different. At the Church of the Brethren Credit Union, we do not pay a corporate executive's multi-million dollar salary or contribute to political lobbying groups. Instead, your money is used to help other Church of the Brethren individuals with affordable loans, special saving rates, personal service, and helpful advice.

As a Brethren institution, the Brethren values of stewardship, mutuality, caring for creation, and simple living are woven into the services that we provide. As a member-owned, nonprofit financial institution, the Credit Union's ultimate goal is to improve the lives of its members. We believe that good stewardship of financial resources allows individuals to achieve their financial freedom, to increase their resources to support ministries that are important to them, and, in general, to have a more joy-filled life.



To better serve our constituency, the Credit Union has recently adopted a strategic plan that will transform it into a full-service financial institution. We are currently working to set up checking accounts with debit- and ATM-card access, online banking, and home equity loans. Once established, we want to invite you and your family to make the Church of the Brethren Credit Union your primary financial institution. Every-one needs financial services, so why not use an institution that is grounded in Brethren values. At CoBCU you can be sure your money is being used in ways consistent with your values. — Dennis Kingery

Annual Conference 2007

The 2007 Church of the Brethren Annual Conference is fast approaching and the Church of the Brethren Credit Union will have a presence at the Cleveland, Ohio, event in several ways —

Open House and Members' Meeting

An open house and members' meeting is scheduled for Saturday, June 30, at 2 p.m. in Room 205-A of the Cleveland Convention Center. Come learn about online banking and other new services the Credit Union is exploring. Everyone is welcome to attend the open house, which will be followed by the annual members' meeting. Please contact us at **888-832-1383** or see the Annual Conference packet for more details at www.brethren.org/ac.



Insight Sessions

Dennis Kingery will be presenting three Insight Sessions at this year's Annual Conference —

◆ What's new with the CoBCU and how it can affect you

Sunday, July 1, 9 p.m. New services offered by the Church of the Brethren Credit Union and why it benefits Brethren to participate in this not-for-profit member-owned service for Brethren by Brethren.

◆ Digging yourself out of debt by planting sound financial practices

Monday, July 2, 9 p.m. Learn the 10 steps one can take to get out and stay out of the credit card debt hole.

◆ You are what you buy

Tuesday, July 3, 9 p.m. What price does one pay for "keeping up with the Joneses" through the purchase of stuff? How can people be more faithful Christians through the measured use and management of our personal resources? Come explore ways in which individuals can be socially-responsible consumers. Steven Heim of Boston Common Asset management will serve as co-leader of this session.

Credit Union Booth

Come visit the Credit Union booth in the Annual Conference Exhibit Hall, located with the Brethren Benefit Trust ministries. We will be open to conduct business and to answer questions. Set up a Certificate of Deposit or



Eric Thompson

Individual Retirement Account. Apply for a loan. Or open an account — CoBCU is committed to making a \$5 contribution for each new membership to Heifer International to supply pigs to families in need in communities around the world.

Participation in the Credit Union means three things: You will receive competitive rates; you will experience friendly service; and you will join other Brethren members and employees nationwide in this not-for-profit organization.

Find up-to-date savings, loan, CD, and IRA rates online at www.cobcu.org.



To learn more about our services, call toll-free at **888-832-1383**.
cobcu@brethren.org ♦ www.cobcu.org

Savings Accounts ♦ CDs ♦ IRAs ♦ Christmas Accounts ♦ Children's Accounts ♦ Youth Mission Accounts
Vehicle Loans ♦ Boat & Motorcycle Loans ♦ Personal Loans ♦ Share Secured Loans ♦ Money Market Accounts