



newsnotes

CFCU COMMUNITY CREDIT UNION
QUARTERLY NEWSLETTER

Summer 2022

Summer Events

CFCU loves to be involved in the community! We sponsor many events throughout the summer. When the community thrives, we thrive, and we believe that by working together we create an amazing place to live and work. Below are some of the upcoming summer events.



CFCU Downtown Ithaca Summer Concert Series

Every Thursday 6-8 PM
June 9th-September 15th
Ithaca Commons



CFCU Cortland Main Street Music Series

Every Friday Night in July
Rose Hall, Cortland
Doors Open: 5 PM
Music Begins: 6 PM

Shred Days

Ithaca

July 16th, 10 AM-12 PM
Shops at Ithaca Mall

Cortland

July 23rd, 10 AM-12 PM
Route 281 Branch, Cortland

Waterloo

August 6th, 10 AM-12 PM
Waterloo Branch



Kids Day at the Hangar Theatre

Ithaca, August 25th, 12 PM



Learn more about each event at mycfcu.com/events

CFCU Can Help Fill College Funding Gaps!

College is a big investment, which is why it's important to know your options, plan ahead, and choose wisely to pay for it. Most families do not have enough college savings to pay for four years of tuition, room, board, books, and other expenses, so financial aid will come into play. **CFCU can help you plan, and help you bridge the gap!** We recommend you follow these three steps to fund your college education:



1. Secure Free Money First

First, you should take advantage of **scholarships and grants**, which cost you nothing and do not have to be repaid if you meet certain conditions. These may come from your high school, community, college, or other organizations. Grants are usually awarded to students with financial needs. Scholarships, however, can be based on need or academics, activities, and community involvement.

2. Explore Federal Student Loans

After scholarships and grants, you can turn to **federal student loans**. A loan is money that you borrow and must pay back with interest, but federal loans may come with benefits not available from other types. They generally come with a fixed interest rate that is lower than other loans and may have income-based repayment plans or public service forgiveness available. You will find federal student loans offered within your award letter from your college.

3. Fill the Gap with Private Student Loans

When scholarships, grants, and federal student loans aren't enough, you may need to consider **private student loans** made by private organizations like CFCU to fill the remaining gap. Our private student lending solution comes with competitive rates, an easy online application, personalized support, and a unique line of credit that allows you to secure funding for your entire undergraduate career with just one application!*



Ask us how we can help you plan and pay for college!

Learn more at mycfcu.studentchoice.org

* Subject to annual review and credit qualification. Must meet school's Satisfactory Academic Progress (SAP) requirements.

Holiday Closings

- Independence Day - Monday, July 4th
- Labor Day - Monday, September 5th