

LATELY, WE'VE HAD A LOT TO DEAL WITH AS A COMMUNITY — from the ongoing health crisis to the devastation of the recent fires. It's been challenging to manage so much going on in our lives.



Committed to helping our community, focused on providing economic justice for all.

But no matter what your financial circumstances may be, Santa Cruz Community Credit Union (SCCCU) can help. As a not-for-profit financial cooperative, SCCCU was created by the community, for the community since 1977.

"We are local, independent, and member-owned," stated Beth Carr, President/CEO of SCCCU. "Our mission is to create economic justice for everyone — and we really mean that. We want all members of our community to have the tools and guidance they need to achieve their financial goals, whatever they may be."

Most recently, SCCCU loaned more than \$12 million in CARES Act "Paycheck Protection Program" Loans to small businesses in our community, saving more than 1,400 jobs locally. Additionally, the Credit Union has helped many members with emergency loans and other assistance during the pandemic and recent fires.

"We've invested in ways to help our members obtain financial access, success, and personal sustainability," explained Carr. "Our primary purpose is to strengthen our community, and we do that by reaching out to our community partners (especially in times of crisis), providing financial guidance where we can, and giving members access to their accounts wherever they may be."

Over the past year and a half, SCCCU has upgraded its mobile and online banking platforms, opened a branch in Soquel, and provided

implemented a community development initiative. *For the third year in a row*, SCCCU received a grant as a certified *Community Development Financial Institution (CDFI)*, which allows it to assist low-income families and start-up businesses in our community. And it also received the *Juntos Avanzamos* certification because of its proven commitment and availability of financial tools to serve the Latino community.

"As we continue to monitor the existing needs of our members, we've already reached out to many of our non-profit community partners to help in whatever way we can," stated Carr. "We know that working hand-in-hand with organizations, like Valley Churches United Missions and the Second Harvest Food Bank (among so many others), can help many people in need right now."

Anyone who works or lives in Santa Cruz county can join SCCCU. Once you join, you'll find a wealth of benefits to help meet your personal and business financial goals. *Plus, you'll be a part of an organization focused on giving back to the community in which you live.*

JOIN TODAY!
CALL 831-425-7708 OR
EMAIL INFO@SCCCU.ORG