Biola desires to make the services of reputable credit unions available to its employees. Faculty and staff have the opportunity to save, obtain loans, and engage in other traditional transactions with a recommended credit union, should they so desire.

There are three credit unions available to Biola employees:

- The Evangelical Christian Credit Union (ECCU)
- The Credit Union of Southern California (CUSoCal)
- Christian Community Credit Union (Christian Community CU)

The decision to enter into a financial relationship with either ECCU, CUSoCal, or Christian Community CU is strictly up to the individual employee, and any resulting transactions are between that person and the respective credit union.

As with all other recognized financial institutions, clients of ECCU, CUSoCal, or Christian Community CU may, if they so choose, direct a specified portion of their pay to either credit union via the Direct Deposit program.

**Basic Information—CUSoCal**

Basic information about CUSoCal, including an application for membership, is available from the Human Resources department. The individual may also contact CUSoCal directly:

Credit Union of Southern California  
901 E. Whittier Boulevard  
La Habra, CA 90631  
1-866-287-6225  
Website: [www.cusocal.org](http://www.cusocal.org)

The ATM (Automated Teller Machine) on campus (in the lower level lobby of the Student Union building), is operated and managed by CUSoCal. Those individuals who are clients of CUSoCal will receive special cards from CUSoCal to use in this ATM and will not be faced with per-transaction service fees while using this machine. People who use this ATM, but bank at other institutions, will be subject to such fees.

Among the services provided by CUSoCal are savings; share-draft checking and Visa Check Card; Individual Retirement Accounts (IRAs); auto loans; home loans; home equity loans; No-Annual-Fee Gold and Visa Classic cards; 24-hour Teller Phone; Spanish-speaking Member Service Representatives; and Home-Banking via your computer and the Internet.

**Basic Information—ECCU**

Basic Information about ECCU, including an application for membership, is available from the Human Resources department. The individual may also contact ECCU directly:

Evangelical Christian Credit Union  
955 W. Imperial Hwy.  
P.O. Box 2400  
Brea, CA 92822-2400
ECCU exists for the purpose of supporting Christian organizations, such as missionary organizations. Individuals wishing to save money through ECCU may wish to do so knowing that they are helping support such organizations. However, one key difference between ECCU and CUSoCal that Biola employees should be aware of is that ECCU does not provide loans and certain other traditional credit union services to individual members.

**Basic Information—Christian Community CU**

Basic Information about Christian Community CU, including an application for membership, is available from the Human Resources department. The individual may also contact Christian Community CU directly:

Christian Community Credit Union
255 N. Lone Hill Ave.
San Dimas, CA 91773
Telephone: (800) 347-CCCU (2228)
Website: [www.myCCCU.com](http://www.myCCCU.com)

Biola University has partnered with Christian Community CU to offer the Biola Visa. For every new Biola Visa Card approved, Christian Community CU donates $100 toward Biola scholarships as well as additional donations per purchase with the Biola Visa. Other services offered by Christian Community CU include savings, checking, certificates money market, IRAs, and loans. Employees should note that deposits with Christian Community CU are not insured through a state or federal government entity, but rather through American Share Insurance, a private insurance company and are insured to $250,000 per account.

Individuals wishing to know specific details of the services that are available to them from their credit union are encouraged to contact those organizations directly for the most up-to-date information.