

NEWSLETTER

4.99% APR* for both NEW and USED Vehicles

It's time you put yourself in the driver's seat.



Shopping for a new car can be exciting; however, the negotiation process with a dealer can be a pain. Get prequalified with CACCU before purchasing your vehicle and you'll have the opportunity to shop for a vehicle as a "cash buyer". By becoming a cash buyer, you will have an advantage when negotiating the lowest price possible with the dealership.

Dealerships commonly offer attractive payments on longer term loans that lead to a higher overall price of a vehicle, which may, or may not, be in your best interest. Negotiate on your terms, not the dealer's.

Get the same low 4.99% APR* for a used car that's less than eight years old or 80,000 miles.

Visit or call your local branch to get prequalified over the phone. Or if you prefer apply online at www.caccu.org.

*Annual Percentage Rate, On Approved Credit, Some Conditions Apply

Message from the President

Your credit union has money to lend! We encourage you to take advantage of the historically low interest rates being offered for the purchase of an auto, boat, motorcycle, recreational vehicle or any other lending needs.

Recently, most media reports show "money is tight", and "loans are hard to get". I want to assure you that your credit union is strong and healthy and continues to offer low or no cost services and, of course, all types of loans.

While it is true that the days of "stated income" lending are long gone; with verification of your income, getting a loan from California Community is as easy as ever. And, when we grant you a loan, be assured that the commitment on both our parts is truly in the best interests of the credit union and the membership as a whole.

Thank you for choosing California Community Credit Union.

- Elena de Anda

ATTENTION STUDENTS!!

Short on cash? Apply now for the Paul Radford Scholarship Fund and prepare yourself for the financial obstacles that come with being a student.

The Paul Radford Scholarship Fund has been established by the Board of Directors who contributed to the success of California Community Credit Union. This scholarship program is created to provide financial support for student members who have demonstrated financial need, academic excellence, and contribution to their community.

Award amounts are \$1000 and \$500.

Applications must be submitted to the credit union by August 7, 2009. Please visit the resources section of our website at www.caccu.org for an application and details or call your local branch and speak to any of our qualified representatives.



2009 ANNUAL MEETING



This year's credit union Annual Meeting and Election of Officers was held on Friday April 3rd 2009 at 6:30 pm at the Belle Cooledge Community Center, Sacramento.

Reelected to the Board of Directors for 3 year terms were incumbents Paul Stanbrough, Mark A Roth, and Ronald J Slaven Sr. Reelected to the Supervisor Committee for a 3 year term was incumbent Richard Graham.

After official business, the evening was concluded with great food, great fun, and Bingo. We thank all who attended for your continued support.

2009 BOARD OF DIRECTORS

- Norval Chan *Chairman*
- Paul Stanbrough *Vice Chair*
- Haven T. Bays, Jr. *Treasurer*
- Mark Roth *Secretary*
- Trenton Fong *Director*
- Donald A. Migge *Director*
- Don Dionisio *Director*
- Ronald J Slaven, Sr. *Director*
- Jerry Morales *Director*

2009 SUPERVISORY COMMITTEE

- Thomas J. Lawson *Chair*
- Richard Graham *Vice Chair*
- Kenneth Kobrin *Secretary*

BRANCH SUPERVISORS

- Sarah Turnage *Main*
- Rhonda Reed *Modesto*
- Nadine Hayden *Roseville*
- Marianne Bossemeyer *Downtown*
- Karen Guthrie *Elk Grove*

NOTICE OF FEE CHANGES

(Effective August 15, 2009)

Excessive Withdrawal Fee - Savings	\$ 3.00
(First 3 withdrawals each month are free)	
Money Orders	\$ 3.00
Courtesy Pay	\$25.00
(ACH/Checks)	
Non-Sufficient Funds	\$25.00
(ACH/Checks)	
Overdraft from Savings	\$ 5.00
Re-join Fee (within 6 months of closing)	\$25.00
Stop Payment Fee (Credit Union Check)	\$25.00
Stop Payment Fee (ACH, Draft, etc.)	\$25.00

FRIENDS DON'T LET FRIENDS BANK AT A BANK

Refer a friend and get \$10 for both you and your friend. For every friend you bring in that opens a new account, we'll put \$10 in your savings account and into your friend's new account. The best part is, you can give an unlimited amount of referrals! If you want to bring in ten friends who open accounts, then \$100 is going directly into your savings!

Help yourself and your friends out financially by earning as many of these \$10 Rewards as you possibly can during this limited-time, Refer a Friend, offer. Coupons are available at any branch office or online at www.caccu.org.

*Limited time offer, subject to change without notice. New members must meet minimum requirements for membership. Some conditions apply.

*This Credit Union Newsletter is as current as possible and provides up to date information to you with the understanding it is not financial, legal, accounting, tax, or otherwise professional advice. We reserve the right to add, change, or delete services, and all rates and terms are subject to change without notice. Loan rates are shown as Annual Percentage Rate. Loans are subject to credit approval. Some restrictions may apply. Savings rates are shown as Annual Percentage Yield. Member share savings is protected up to \$500,000 per signer. NCUA- your savings federally insured to \$250,000 by the National Credit Union Administration, a U.S. Government Agency. Additional insurance is provided by American Share Insurance (ASI). IRAs are insured up to \$500,000 (by NCUA for up to \$250,000, and ASI for up to \$250,000). Contact any Credit Union representative for detailed information.

Calendar

July 3rd, 2009

We will be closed in observance of Independence Day

July 4th, 2009

Independence Day

September 7th, 2009

We will be closed in observance of Labor Day

Locations

SACRAMENTO MAIN

8815 Folsom Boulevard
Sacramento, CA. 95826
(916) 386-1418
(916) 386-2768 fax

Monday-Thursday: 9:30am-5pm
Friday: 9:30am-6:00pm

DOWNTOWN

800 Capitol Mall, Room 4013
Sacramento, CA. 95814
(916) 443-6715
(916) 443- 4916 fax

Monday-Friday: 9:00am-4:30pm

ELK GROVE

4801 Laguna Boulevard
Elk Grove, CA. 95758
(916) 394-6388
(916) 394-6393 fax

Monday-Thursday: 9:30am-5pm
Friday: 9:30am-6:00pm

ROSEVILLE

2200 Professional Drive # 290
Roseville, CA. 95661
(916) 789-1989
(916) 789-7070 fax

Monday-Friday: 9:30am-5pm

MODESTO

2900 Standiford, Suite 9
Modesto, CA 95350
(209) 544-3971
(209) 544-2488 fax

Monday-Friday: 9:30am-5pm

Se Habla Español

CU at the Park

On Saturday, October 17th, for only \$29.99, you can go to Six Flags Discovery Kingdom and experience the following:

- Award winning shows and animal attractions
- Unlimited access to all rides
- All-You-Can-Eat Meal valued at over \$50

Tickets for this event must be purchased from any branch office by October 9th. For more information, call your local branch or visit us online - www.caccu.org.

