



Helping Make the Season Bright!

It's not too early to start making plans for your Holiday needs. CACCU has a wide range of loan products and services designed to assist you during this time of the year. Whatever you may need this holiday season, we are here to help!

Holiday Skip-A-Pay

Skip your December consumer loan payments and use those funds for holiday purchases! Download and complete the Holiday Skip-a-Pay Request form at CACCU.org to apply for your Holiday Skip-A-Pay. †

Santa's Helper Account

Save for holiday shopping and earn dividends with the benefits of a Santa's Helper Account. This account is opened with a minimum deposit of \$25.00 and additional deposits can be made in person, through the mail, by payroll deduction or automatic transfer from your regular checking or savings account. Funds will be transferred into your checking or savings account at the beginning of November and will renew each year. Learn more about these accounts by visiting CACCU.org/Savings.

Holiday Loans

Borrow from \$500 to \$5,000 at a rate as low as x.xx% APR*, with up to 12 months to repay. For additional information on our holiday loans, please visit CACCU.org/Happy-Holiday-Loans.

VISA® Credit Cards

CACCU's VISA® Credit Cards offer something most other financial institutions do not—a non-variable rate... as low as 8.90% APR**, with NO Annual Fee and NO Cash Advance Fees! Learn more about our cards and apply today at CACCU.org/VISA.



Apply today at CACCU.org or call any of our branch locations!

† Some conditions apply – subject to change without notice. All signers on the loan must sign the Skip-A-Payment Request. Loans must be in good standing. The interest on your loan will accrue until you make your following month's payment and your loan contract will be extended. Please complete and return your request to any branch office for processing. (Not valid for Mortgage Loans, VISA® Credit Cards, or Lines-of-Credit Loans).

Annual Percentage Rate (APR). Rate may vary based on creditworthiness, collateral conditions, and qualifications. All loans subject to approval. Rates subject to change without notice. Holiday Loans representative example: For an \$2,500 loan with a 12-month term at 8.00% APR funded with a first payment due date set at 30 days from the origination date, the payment would be \$217.50 for 11 months, with a final payment of \$217.40. Offer not available for the refinance of an existing California Community Loans.

** Annual Percentage Rate (APR). Rate may vary based on creditworthiness, collateral conditions, and qualifications. All loans subject to approval. Rates subject to change without notice.

Safe Deposit Boxes

CACCU offers secure solutions for your valuables. Boxes are available at our Roseville branch located at 130 Sunrise Avenue, Roseville, CA 95661.

Size & Annual Fee:

3" x 5" = \$ 25.00

3" x 10" = \$ 50.00

5" x 5" = \$ 35.00

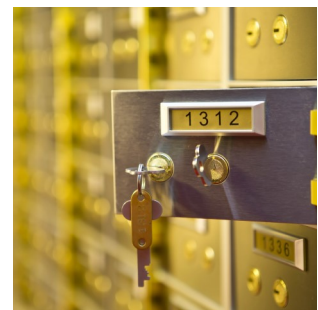
5" x 10" = \$ 65.00

10" x 10" = \$125.00

A Safe Deposit Box is a secure place to store important and valuable items outside your home. The things you store inside it should be items that you don't need regularly and that aren't easily replaced.

Examples might include:

Birth Certificates, Keepsakes, Collectible Items, Property Deeds, Car Titles, Savings Bonds, Pictures or Videos of Items in Your Home for Insurance Claims, or Irreplaceable Items Like Heirlooms.



The benefit of storing these items in a safe deposit box is that they may be better protected from damage due to natural disasters or home break-ins.

ATM Safety Tips

Millions of ATM Transactions take place daily without incident. However, it is still important to use good judgment when accessing ATM Machines. For your safety, please remember **PASSWORD**.

Prepare your transaction before you approach the ATM

Avoid leaving your receipts behind

Shield others from seeing you enter your Personal Identification Number (PIN)

Select ONLY well-lit ATMs when performing transactions after dark

Watch for suspicious activity around ATMs

Obtain a list of alternate ATM locations

Report any incident at an ATM to law enforcement

Don't linger! Leave as soon as your transaction is complete

DO NOT write your PIN on your ATM Card or retain it in your wallet. If you suspect unauthorized use of your card, immediately notify us at any of our branch locations.

3 Easy Steps To Start Saving for the Holidays

#1. Change Your Mindset

Savings are a necessary expense. When working out your monthly budget, include a little bit for savings.

#2. Start Small

Think \$1 a day, \$5 each week, or \$50 every month. Every cent counts!

#3. Make it Automatic

Set up Direct Deposit at CACCU, and direct a portion of your income into your savings account with no other effort on your part!



Holiday Schedule

Monday, **October 11th - Columbus Day**, ALL Branches **CLOSED**

Thursday, **November 11th - Veterans Day**, ALL Branches **CLOSED**

Thursday, **November 25th - Thanksgiving**, ALL Branches **CLOSED**

Friday, **November 26th** - Open: **10:00 AM- 3:00 PM**

Friday, **December 24th - Christmas Eve**, Open: **10:00 AM- 3:00 PM**

Friday, **December 31st - New Year's Eve**, Open: **10:00 AM- 3:00 PM**

Connect With Us on Social Media!

Facebook: @CaliforniaCommunityCU

Instagram: @CaliforniaCommunityCU

LinkedIn: LinkedIn.com/company/CACCU



Go green! Sign-up for e-statements. Download the form at CACCU.org.

*This credit union newsletter is as current as possible and provides up to date information to you with the understanding that 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 fees are subject to change without notice. Loan rates are shown as Annual Percentage Rate. Member share savings are protected up to \$500,000 per signer. NCUA (National Credit Union Administration) federally insures up to \$250,000; ASI (American Share Insurance) insures an additional \$250,000. Contact a CACCU representative for further details.

Offices

Main—Sacramento

8815 Folsom Boulevard

Sacramento, CA 95826

(916) 386-1418

(916) 386-2768 (fax)

Monday—Friday: 10:00 AM to 5:00 PM

On Premises ATM

Sunrise-Roseville

130 Sunrise Avenue

Roseville, CA 95661

(916) 786-2451

(916) 773-2196 (fax)

Monday—Friday: 10:00 AM to 5:00 PM

On Premises ATM

Safe Deposit Boxes

Elk Grove

9257 Laguna Springs Drive, Suite 160

Elk Grove, CA 95758

(916) 394-6388

(916) 394-6393 (fax)

Monday—Friday: 10:00 AM to 5:00 PM

Closed for lunch 1:00 PM to 1:30 PM

Modesto

3600 Sisk Road, Suite 4L

Modesto, CA 95356

(209) 544-3971

(209) 544-2488 (fax)

Monday—Friday: 10:00 AM to 5:00 PM

Closed for lunch 1:30 PM to 2:00 PM

Telephone Teller

(916) 381-3900

www.CACCU.org

When you change your home or email address, or your home, work, or cell phone numbers, please let us know so that we may continue to provide you with extra-ordinary financial services, anytime, anywhere.

