



RVs, Boats, Travel Trailers and More!

Start your springtime fun with a loan from California Community! With summer just around the corner, it is time to start thinking about those vacation destinations! Now is the perfect time to finance your NEW or USED Recreational Vehicle, Boat, or Travel Trailer.

Rates as low as 4.39% APR*

It's easy to get started and our loan officers can pre-approve you so you know exactly how much you have to spend and what your monthly payments will be. Get pre-approved today and start your shopping tonight! Already financed elsewhere? Refinance with us and see how much you will save each month! Call or visit any of our branches, or apply online at CACCU.org.



**APR - Annual Percentage Rate. Rate may vary based on creditworthiness, collateral conditions, and qualifications. All loans subject to approval. Rates subject to change without notice. Boat and RV Loans representative example: For an \$80,000 loan with a 180-month term at 4.39% APR* funded with a first due date set at 30 days from the origination date, the payment would be \$607.57 for 179 months, with a final payment of \$606.69. Published rate includes a 0.50% relationship pricing discount (0.15% for an active CACCU Checking Account, 0.15% for automatic payment transfer, and 0.20% for a CACCU VISA Credit Card or Line of Credit). All loans subject to credit approval.*



Auto Loan Special

Rates as low as 1.49% APR*

Hurry— this offer is for a limited time only!

***APR = Annual Percentage Rate. All loans subject to credit approval. Some restrictions may apply. For a limited time only 3/1/2021 to 4/30/2021.**

Representative Example: For a \$20,000 loan with a 60-month repayment term at 1.49% APR* funded with a first payment due date set at 30 days from the origination date, the payment would be \$346.10 for 59 months, with a final payment of \$345.90. Published rate includes a 0.50% APR relationship pricing discount (0.15% APR for an active CACCU Checking Account, 0.15% APR for automatic payment transfer, and 0.20% APR for a CACCU VISA Credit Card or CACCU Line of Credit).

Home Equity Loans

Could your home use a kitchen makeover, upgraded window treatments, or maybe a fresh coat of paint? Lucky for you, we are here to help you give your home a new look! California Community Credit Union offers Home Equity loans with **rates as low as 4.99% APR***. Borrow up to \$49,999 and finance up to 100% of your equity with no-fees¹.

Looking to borrow a larger amount? Give us a call at (916) 386-1418 for additional Home Equity loan programs.

**APR – Annual Percentage Rate. Representative example: For a \$49,999 Short-term Home Equity Loan with an 84-month term at 4.99% APR*, funded with a first payment due date set at 30 days from the origination date, the payment would be \$706.60 for 83 months, with a final payment of \$705.96. Rates subject to change without notice. All loans subject to credit approval. California Community Credit Union is an Equal Housing Lender. NMLS #: 685477. (1) An early closure fee of \$750.00 will apply if the home equity loan is paid off and closed with the first 36 months of funding.*



Annual Meeting

Please join us for California Community Credit Union's Annual Meeting & Election of Officers. This meeting will be held at the Main Office, 8815 Folsom Boulevard, Sacramento, CA 95826, on: **Tuesday, May 18, 2021, at 5:30 PM**

Due to current conditions, CACCU will be limiting seating to a max of 25 people for this event in order to maintain the health and safety of our members and staff. Face coverings are required to attend, social distancing protocols will be implemented, and **NO FOOD & NO REFRESHMENTS WILL BE PROVIDED**. Meeting date will be subject to change. Please RSVP to (916) 386-1418 no later than May 1, 2021, to reserve your seating for this special meeting.

Notice to Members with Lines of Credit & Credit Life/Disability Insurance

This insurance may not cover an advance or charge under your credit line if your disability or death results from a condition for which you have seen a doctor or chiropractor in the 7 months prior to the advance or charge.

Don't Fall for Popular Banking Scams

Some of the most common banking scams include:

Overpayment Scams—a scam artist sends you a counterfeit check. They tell you to deposit it in your bank account and wire part of the money back to them. Since the check was fake, you'll have to pay your bank the amount of the check, plus you will lose any money you wired.

Unsolicited Check Fraud—a scammer sends you a check for no reason. If you cash it, you may be authorizing the purchase of items or signing up for a loan you did not ask for.

Automatic Withdrawals—a scam company sets up automatic debits from your bank account to qualify for a free trial or to collect a prize.

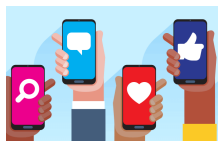
Phishing—you receive an email message that asks you to verify your bank account or debit card number. (We will never call and ask you for your account or debit card number, we already know it.)

Connect With Us on Social Media!

Facebook: @CaliforniaCommunityCU

Instagram: @CaliforniaCommunityCU

LinkedIn: [Linkedin.com/company/CACCU](https://www.linkedin.com/company/CACCU)



Go green! Sign-up for e-statements 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
Closed for lunch 1:00 PM to 1:30 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

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.

Holidays

Memorial Day -

Monday, May 31st

Independence Day (Observed) -

Monday, July 5th

All Branches Closed