



Signature Loans

Whether you are looking to borrow funds for an upcoming vacation, back-to-school supplies or home appliances, CACCU offers Signature Loans with **rates as low as 5.15% APR*** to fit your every need. Hurry – this amazing rate won't last long!

Call or stop by any of our branch locations for additional information or apply online at CACCU.org.

APR- Annual Percentage Rate, On Approved Credit, Some Conditions Apply. Rate subject to change without notice. Offer not available for the refinancing of a current CACCU Signature Loan. Representative example: For an \$8,000 loan with a 36 month term at 5.15% APR funded with the first payment due date set at 60 days from the origination date, the payment would be \$241.35 for 35 months, with a final payment of \$241.27. Offer valid 7/1/2021—9/30/2021.



VISA Credit Cards

Non-variable rate
as low as **8.90% APR***

NO Annual Fee
NO Cash Advance Fee
NO Balance Transfer Fee

*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.

No-Fee Home Equity Loans

When fixing or upgrading your home, even do-it-yourself projects start to add up. Our No-Fee Home Equity Loan is a great option to get the funds you need, when you need them.

- Fixed rate as low as **4.99% APR***
- Borrow from **\$10,000 to \$49,999**
- Finance up to **100%** of your equity
- Terms from **60 to 84 months**
- **NO** closing costs - fees waived ¹

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



APR - Annual Percentage Rate. (1) Closing costs paid by lender include credit report, document preparation, title and similar fees that are customary and reasonable to a standard Home Equity Loan transaction. If loan is fully paid off within thirty-six months of opening, there will be \$750.00 in waived fees charged. Representative example: For a \$40,000 Short-term Home Equity Loan with an 84 months term at 4.99% APR, funded with a first payment due date set at 30 days from the origination date, the payment would be \$565.24 for 83 months, with a final payment of \$565.05. Rates subject to change without notice. California Community Credit Union is an Equal Housing Lender. NMLS #: 685477.

Santa's Helper Accounts

It's never too early to begin saving for the holiday season! With a Santa's Helper account from CACCU our members can set-up automatic transfers from their checking or savings account, or even by payroll deduction to have funds set aside for holiday shopping and expenses. No minimum deposit needed to open this account, and additional deposits can be made in-person or by mail.

Your Santa's Helper Account funds will be transferred into your checking or savings account at the beginning of November, and will renew each year. Call any of our branch locations to set-up your Santa's Helper Account today!



Annual Meeting

California Community Credit Union's Annual Meeting and Election of Officers for 2021 was held on Thursday, May 25, 2021 at the Main Office. Elected to the Board of Directors were Donald Migge for a 2-year term, and Jerry Morales for a 3-year term. Elected to the Supervisory Committee were Paul Stanbrough for a 2-year term, and Jermain Gill for a 3-year term.

2021 Board of Directors

Norval Chan, Chair
Donald Migge, Vice Chair
Jerry Morales, Treasurer
Trenton Fong, Security Officer
Bill Corrie, Secretary

2021 Supervisory Committee

Suzanne Dockter, Chair
Paul Stanbrough, Vice Chair
Jermain Gill, Secretary

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
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.

Holidays

Independence Day (Observed)

Monday, July 5th

Labor Day

Monday, September 6

Columbus Day

Monday, October 11

ALL BRANCHES CLOSED