

Feeling Tied Down By Post-Holiday Expenses?

Is your wallet feeling the gloom of the post-holiday blues? If your holiday expenses would make even Kris Kringle cringe, then kickoff the New Year with a fresh start! Whether you are looking to help pay down bills, refinance an auto loan**, purchase a new car or even take a much-needed vacation after the holiday season– CACCU has loans to help fit your every need to make 2022 the best it can be!



Holiday Loans with Rates as Low as 5.00% APR*

- Borrow \$500 to \$5,000
- 12-month term
- Use funds for whatever you need...or want!
- A great way to help pay down holiday bills

Auto Loans with Rates as Low as 1.49% APR**

- We offer low rates and flexible terms on new and used vehicle loans
- Other low rates and longer terms available

These rates are only available for a *limited* time!

Contact any of our branch locations for more information, or apply here.

APR - Annual Percentage Rate. On approved credit, some conditions apply. Representative example: For a \$2,500 loan with a 12-month repayment term, at 5.00% APR, funded with a first payment due date set at 30 days from the origination date, the payment would be \$214.01 per month for 11 months, with a final payment of \$213.95. Valid 10/1/2021 - 1/31/2022.

**APR – Annual Percentage Rate. All loans subject to credit approval. Some restrictions may apply. Representative Example: For a \$20,000 loan with a 48-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 \$429.48 for 47 months, with a final payment of \$429.09. Published rate includes a 0.50% APR 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 CACCU Line of Credit). This offer is not valid for the refinancing of an existing CACCU loan. Offer valid 10/1/2021 to 1/31/2022.

2021 Tax Returns

2021 Returns Information. The statement you receive for the period ending December 31, 2021 will show the interest paid and dividends earned for 2021. Please retain a copy of this statement as you will need this information when filing your 2021 Tax Return. Tax Reporting Forms included as part of your year-end statement are:

- 1099-INT for dividends paid over \$10.00
- 1098 for mortgage interest paid over \$600.00

FYI—the last day for a 2021 IRA Contribution is April 15, 2022.

Important Notice—IRA Withholding

If you are currently taking withdrawals from your IRA Account with CACCU, we are required by federal law to notify you of your right to change your tax withholding election* for your IRA distributions. You have the right to change your election at any time. The withholding election you previously made will continue to apply to future IRA distributions until you notify us in writing of a change. If you want to make a change to your tax withholding election, please give us a call at (916) 386-1418.

*You are advised to seek advice from your own tax professional.

Annual Meeting

Nominations for volunteer positions on the Board of Directors and Supervisory Committee are now being accepted. Nomination packets are available by contacting the Main Office at (916) 386-1418. All nomination packets must be completed and submitted to the Main Office by mail or In-person no later than April 1, 2022. The Annual Meeting and Election of Officers will be scheduled for a date in Spring 2022 and will be held at the Main Office: 8815 Folsom Boulevard, Sacramento, CA 95826.

Connect With Us On Social Media

Facebook: [@CaliforniaCommunityCU](#)

Instagram: [@CaliforniaCommunityCU](#)

LinkedIn: visit [this link](#).



Go green! Sign-up for e-statements. Download the form [HERE](#).

*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

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

Dr. Martin Luther King Jr. Day

Monday, January 17th
All branches **CLOSED**

President's Day

Monday, February 21st
All branches **CLOSED**

