

**GENERAL SERVICES**

Account History .....	\$ 1.00/page
Copy of Statement .....	\$ 5.00/print
Cashier's / Credit Union Check .....	\$ 5.00/each
Check by Phone (Loan payments ONLY) .....	\$ 10.00/each
Coin Deposit / Exchange .....	3% of amount
Collection Item	
Received .....	\$ 35.00/each
Sent .....	\$ 35.00/each
Copy of Deposited Check .....	\$ 5.00/each
Copy of Paid CU Check/Money Order .....	\$ 3.00/each
Declined Loan Application Fee .....	\$ 25.00/each
(Fee charged if denied within the last 90	
days; refunded if approved)	
Early Closure (within 6 months of opening) .....	\$ 1.00
Escheat Notice .....	\$ 2.00/notice
CU Official Check/Money Order Escheated to State .....	\$ 21.00/each
Loan Payment Extensions .....	\$ 25.00/each
Levy / Attachment .....	\$ 50.00/each
Mail Receipt .....	\$ 1.00/each
Membership Fee .....	\$ 1.00
Money Orders .....	\$ 4.00/each
Notary Fee	
Credit Union Documents .....	FREE
All Other Documents (per signature)* .....	\$ 15.00
Non-Sufficient Funds (NSF) .....	\$ 27.00/each
Paying NSF .....	\$ 27.00/each
Photocopies of Credit Union Documents .....	\$ 1.00/page
Real Estate Payoff Demand .....	\$ 30.00/each
Returned via Fax, an additional .....	\$ 10.00/each
Real Estate Loan Modification, 1 <sup>st</sup> Mortgage .....	\$ 295.00/each
(Plus 3 <sup>rd</sup> Party Fees) .....	Varies
Real Estate Loan Modification, 2 <sup>nd</sup> Mortgage .....	\$ 150.00/each
(Plus 3 <sup>rd</sup> Party Fees) .....	Varies
Real Estate Rate Lock Renewal .....	\$ 125.00/each
Real Estate Subordination Agreement .....	\$ 250.00/each
Re-join (within 6 months of closing) .....	\$ 25.00
Research (\$25.00 minimum charge) .....	\$ 25.00/hour
Returned Mail/Email/Address Verification .....	\$ 5.00/each
Return of Deposited Check .....	\$ 20.00/each
If drawn on member's account at	
another financial institution .....	\$ 30.00/each
Returned Loan Payment .....	\$ 30.00/each
Santa's Helper Account Early Withdrawal .....	\$ 15.00/each
Emergency Loan Application Fee .....	\$ 20.00
Stop Payment Fee – Credit Union Check .....	\$ 22.00/each
Stop Payment (ACH, Draft, etc.) .....	\$ 22.00/each
Verification of Deposit .....	\$ 15.00/each
Wire Transfer Fee	
Incoming (Domestic) .....	\$ 9.00/each
Incoming (International) .....	\$ 20.00/each
Outgoing (Domestic) .....	\$ 24.00/each
Outgoing (International) .....	\$ 45.00/each

**MONEY MARKET**

Excessive Withdrawal .....	\$ 5.00/each
Six (6) free transactions per month; then fee will be imposed	
Minimum Balance Violation .....	\$ 10.00/month
Must maintain \$2,500 balance to avoid fee	

**SAVINGS**

Cash a Check .....	\$ 10.00/each
(Without an active checking account)	
Excessive Withdrawal Fee .....	\$ 3.00/each
(First 3 withdrawals per month are No Charge)	

**CHECKING**

Regular Checking – Monthly Fee .....	No Charge
New Beginnings Checking – Monthly Fee .....	\$ 15.00
Balance Check Book (\$10.00 minimum) .....	\$ 20.00/hour
Check Printing Fee (3 <sup>rd</sup> party fee) .....	Varies by style
Copy of Paid Check (2 Free/Month) .....	\$ 3.00/each
Overdraft from Shares (increments of \$50) .....	
Maximum 3 per month per Regulation D	
Overdraft from Line of Credit (increments of \$100) .....	No Charge
Paying NSF Check .....	\$ 27.00/each
Returning NSF Check .....	\$ 27.00/each
Copy of Personal Check Returned by CU .....	\$ 5.00/each
Stop Payment .....	\$ 22.00/each
Temporary Checks .....	\$ 1.00/4 checks

**ATM/DEBIT CARD SERVICES**

Co-Op Network ATM Transactions .....	FREE
All deposits made at an ATM machine will have	
a minimum 3 business day hold (longer holds may apply)	
Out-of-Network ATM Transactions .....	\$ 1.75/each
Card Cancelled by Credit Union .....	\$ 10.00/each
Empty Envelope .....	\$ 40.00/each
NSF .....	\$ 27.00/each
Replacement Card (plus 3 <sup>rd</sup> party fees) .....	\$ 10.00/each+
Member Error Transaction Correction .....	\$ 10.00/each
ATM Security Camera Photo* .....	\$ 20.00/each
*Additional Cost may be charged for Network ATM Photos	

**INDIVIDUAL RETIREMENT ACCOUNTS**

IRA Closure within first year of opening .....	\$ 25.00
IRA Transfer / Rollover (out to another institution) .....	\$ 25.00

**TELEPHONE SERVICES**

AUDIO Response System .....	No Charge
Account Inquiries .....	No Charge
Transfer Funds between Accounts .....	No Charge
Check Withdrawals .....	No Charge

Note: These services are FREE when you use the Audio Response System (ARS) or Online Banking.

**ONLINE SERVICES**

E-Statements .....	No Charge
Online Banking .....	No Charge
Electronic Bill Payer .....	No Charge
Inactivity Fee .....	\$ 7.00/month
(Minimum of 3 bills paid per month to avoid fee)	

**SAFE DEPOSIT BOXES**  
(Sunrise-Roseville Branch ONLY)

	<u>Annual Fee</u>
Rental	
Size 3 x 5 .....	\$ 25.00
Size 3 x 10 .....	\$ 50.00
Size 5 x 5 .....	\$ 35.00
Size 5 x 10 .....	\$ 65.00
Size 10 x 10 .....	\$ 125.00
Late Fee (charged when 30+ days late) .....	\$ 15.00
Replacement Key(s) .....	\$ 25.00/each
(Plus, locksmith fees) .....	Varies
Forced Entry .....	\$ 30.00
(Plus, locksmith fees) .....	Varies
Inventory Fee .....	\$ 30.00
Storage of Contents Removed .....	\$ 25.00/year
(Maximum charge of \$75.00)	

**Please Note:**

All fees will be assessed at the time of service or deducted from your account. If the balance is non-sufficient, you will be notified to pay the required fee.

The credit union may charge any of your accounts for any fee due. We reserve the right to change this Fee Schedule at any time. We will notify you as required by law of any changes in charges that may be imposed on an account.

We are committed to maintaining fees as low as possible and believe that the preceding services should be paid for primarily by those who actually use the particular service. Our fees have been set considering the cost of providing the corresponding service.

**LOCATIONS**

**SACRAMENTO MAIN**

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

**ELK GROVE**

9257 Laguna Springs Drive, Suite 160 ..... (916) 394-6388  
Elk Grove, CA 95758 ..... Fax (916) 394-6393

**SUNRISE-ROSEVILLE**

130 Sunrise Avenue ..... (916) 786-2451  
Roseville, CA 95661 ..... Fax (916) 773-2196

**MODESTO**

3600 Sisk Road, Suite 4-L ..... (209) 544-3971  
Modesto, CA 95356 ..... Fax (209) 544-2488

## RATE SCHEDULE

This schedule provides rates applicable to specified accounts and fees common to all accounts. This schedule is incorporated as a part of your Account Agreement with California Community Credit Union. For the purpose of this disclosure, the dividend rate and annual percentage yield stated for the term share accounts were offered within the most recent seven calendar days and were accurate as **March 31, 2022**. You may call (916) 386-1418 to obtain any revised rates.

### SAVINGS

ACCOUNT TYPE	RATE TYPE	MINIMUM TO OPEN	MIN. TO EARN DIVIDENDS	DIVIDEND RATE	APY*
Regular	Variable	\$1.00	\$500.00	0.01%	0.01%
Jr. Saver	Variable	\$1.00	\$500.00	0.01%	0.01%
Santa's Helper	Variable	\$0.00	\$500.00	0.01%	0.01%
Vacation	Variable	\$1.00	\$500.00	0.01%	0.01%
Auxiliary Savings	Variable	\$1.00	\$500.00	0.01%	0.01%
IRA Savings	Variable	\$1.00	\$500.00	0.01%	0.01%

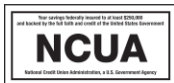
\*ANNUAL PERCENTAGE YIELD

SAVINGS DIVIDEND DECLARATION DATE: 03/31/2022

### MONEY MARKET SAVINGS

Variable	\$2500	\$0.01		
\$ 0.01 - \$ 9,999.99			0.010%	0.010%
\$10,000.00 - \$49,999.99			0.010%	0.010%
\$50,000.00 - \$249,999.99			0.020%	0.020%
\$ 250,000 +			0.030%	0.030%

MONEY MARKET DIVIDEND EFFECTIVE DATE: 12/31/2020



## TERM ACCOUNT DIVIDEND RATES REGULAR AND IRA (TRADITIONAL AND ROTH)

\$1,000 MINIMUM TO OPEN			
ACCOUNT TERM	RATE TYPE	DIVIDEND RATE	APY*
3-month	Fixed	0.010%	0.010%
6-month	Fixed	0.010%	0.010%
12-month	Fixed	0.030%	0.030%
18-month	Fixed	0.030%	0.030%
24-month	Fixed	0.040%	0.040%
36-month	Fixed	0.050%	0.050%
48-month	Fixed	0.060%	0.060%
60-month	Fixed	0.070%	0.070%

### JUNIOR SAVER CERTIFICATE RATE

\$500 MINIMUM TO OPEN			
ACCOUNT TERM	RATE TYPE	DIVIDEND RATE	APY*
12-month	Fixed	0.030%	0.030%

### MINI JUMBO CERTIFICATES

\$25,000 MINIMUM TO OPEN			
ACCOUNT TERM	RATE TYPE	DIVIDEND RATE	APY*
6-month	Fixed	0.010%	0.010%
12-month	Fixed	0.030%	0.030%
18-month	Fixed	0.030%	0.030%
24-month	Fixed	0.040%	0.040%
36-month	Fixed	0.050%	0.050%
48-month	Fixed	0.060%	0.060%
60-month	Fixed	0.070%	0.070%

### JUMBO CERTIFICATE RATES

\$100,000 MINIMUM TO OPEN			
ACCOUNT TERM	RATE TYPE	DIVIDEND RATE	APY*
6-month	Fixed	0.100%	0.100%
12-month	Fixed	0.150%	0.150%
18-month	Fixed	0.150%	0.150%
24-month	Fixed	0.200%	0.200%
36-month	Fixed	0.250%	0.250%
48-month	Fixed	0.300%	0.300%
60-month	Fixed	0.350%	0.350%

### EDUCATIONAL IRA CERTIFICATE RATES

\$500 MINIMUM TO OPEN			
ACCOUNT TERM	RATE TYPE	DIVIDEND RATE	APY*
12-month	Fixed	0.030%	0.030%
24-month	Fixed	0.040%	0.040%
36-month	Fixed	0.050%	0.050%
48-month	Fixed	0.060%	0.060%
60-month	Fixed	0.070%	0.070%

\*Annual Percentage Yield

Term Certificate Dividend Effective Date: 01/01/2021

Rates & Terms are subject to change without notice

**WARNING: EARLY WITHDRAWAL MAY RESULT IN SUBSTANTIAL PENALTIES**



# DIVIDEND RATES & FEE SCHEDULE

### OUR MISSION

To provide extraordinary financial services to our members – anytime, anywhere

[www.caccu.org](http://www.caccu.org)

Audio Response System (PET)  
(916) 381-3900