

**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   |
| Copy of Sales Draft (Debit or Credit Card).....              | \$ 15.00/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  |
| Locator Service Fee.....                                     | \$ 5.00/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 3rd 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 FREE)                                  |                 |
| Inactive Account*.....  | \$ 5.00/quarter |
| (Savings accounts with \$100.00 or less with no activity for the previous |                 |
| quarter and no other services utilized)                                   |                 |

**CHECKING**

|  |                  |
|--|------------------|
| Regular Checking – Monthly Fee.....                      | FREE             |
| 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.....  | \$ 30.00/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 **September 30, 2022**. You may call (916) 386-1418 to obtain any revised rates.

### SAVINGS AND CHECKING

| ACCOUNT TYPE      | RATE TYPE | MINIMUM TO OPEN | MIN. TO EARN DIVIDENDS | DIVIDEND RATE | APY*  |
|-------------------|-----------|-----------------|------------------------|---------------|-------|
| Regular           | Variable  | \$1.00          | \$500.00               | 0.05%         | 0.05% |
| Jr. Saver         | Variable  | \$1.00          | \$500.00               | 0.05%         | 0.05% |
| Santa's Helper    | Variable  | \$0.00          | \$500.00               | 0.05%         | 0.05% |
| Vacation          | Variable  | \$1.00          | \$500.00               | 0.05%         | 0.05% |
| Auxiliary Savings | Variable  | \$1.00          | \$500.00               | 0.05%         | 0.05% |
| IRA Savings       | Variable  | \$1.00          | \$500.00               | 0.05%         | 0.05% |
| Checking          | Variable  | \$1.00          | 500.00                 | 0.02%         | 0.02% |

\*ANNUAL PERCENTAGE YIELD  
SAVINGS DIVIDEND DECLARATION DATE: 09/30/2022

### MONEY MARKET SAVINGS

|                            |        |        |       |       |  |
|----------------------------|--------|--------|-------|-------|--|
| Variable                   | \$2500 | \$0.01 |       |       |  |
| \$ 0.01 - \$ 9,999.99      |        |        | 0.20% | 0.20% |  |
| \$10,000.00 - \$49,999.99  |        |        | 0.20% | 0.20% |  |
| \$50,000.00 - \$249,999.99 |        |        | 0.05% | 0.05% |  |
| \$ 250,000 +               |        |        | 0.05% | 0.05% |  |

MONEY MARKET DIVIDEND EFFECTIVE DATE: 09/20/2022



## 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     | 0.300%        | 0.300% |
| 6-month      | Fixed     | 0.350%        | 0.350% |
| 12-month     | Fixed     | 0.399%        | 0.400% |
| 18-month     | Fixed     | 0.599%        | 0.600% |
| 24-month     | Fixed     | 0.648%        | 0.650% |
| 36-month     | Fixed     | 0.798%        | 0.800% |
| 48-month     | Fixed     | 0.847%        | 0.850% |
| 60-month     | Fixed     | 0.996%        | 1.000% |

### JUNIOR SAVER CERTIFICATE RATE

**\$500 MINIMUM TO OPEN**

| ACCOUNT TERM | RATE TYPE | DIVIDEND RATE | APY*   |
|--------------|-----------|---------------|--------|
| 12-month     | Fixed     | 0.399 %       | 0.400% |

### MINI JUMBO CERTIFICATES

**\$25,000 MINIMUM TO OPEN**

| ACCOUNT TERM | RATE TYPE | DIVIDEND RATE | APY*   |
|--------------|-----------|---------------|--------|
| 3-month      | Fixed     | 0.400%        | 0.400% |
| 6-month      | Fixed     | 0.450%        | 0.450% |
| 12-month     | Fixed     | 0.499%        | 0.500% |
| 18-month     | Fixed     | 0.698%        | 0.700% |
| 24-month     | Fixed     | 0.748%        | 0.750% |
| 36-month     | Fixed     | 0.798%        | 0.800% |
| 48-month     | Fixed     | 0.847%        | 0.850% |
| 60-month     | Fixed     | 0.996%        | 1.000% |

### JUMBO CERTIFICATE RATES

**\$100,000 MINIMUM TO OPEN**

| ACCOUNT TERM | RATE TYPE | DIVIDEND RATE | APY*   |
|--------------|-----------|---------------|--------|
| 3-month      | Fixed     | 0.600%        | 0.600% |
| 6-month      | Fixed     | 0.650%        | 0.650% |
| 12-month     | Fixed     | 0.698%        | 0.700% |
| 18-month     | Fixed     | 0.748%        | 0.750% |
| 24-month     | Fixed     | 0.847%        | 0.850% |
| 36-month     | Fixed     | 0.897%        | 0.900% |
| 48-month     | Fixed     | 0.947%        | 0.950% |
| 60-month     | Fixed     | 0.996%        | 1.000% |

### EDUCATIONAL IRA CERTIFICATE RATES

**\$500 MINIMUM TO OPEN**

| ACCOUNT TERM | RATE TYPE | DIVIDEND RATE | APY*   |
|--------------|-----------|---------------|--------|
| 12-month     | Fixed     | 0.399%        | 0.400% |
| 24-month     | Fixed     | 0.648%        | 0.650% |
| 6-month      | Fixed     | 0.798%        | 0.800% |
| 48-month     | Fixed     | 0.847%        | 0.850% |
| 60-month     | Fixed     | 0.996%        | 1.000% |

\*Annual Percentage Yield  
Term Certificate Dividend Effective Date: 09/20/2022  
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