



Signature Loans Made Personal

Springtime can be expensive - between keeping the kids busy during spring break, covering small home improvements, planning for upcoming vacations, and everything in-between, costs can quickly add-up. If you are looking for a way to help finance these expenses, a Signature Loan with California Community Credit Union may be the perfect solution! These personal loans are a great way to consolidate bills into one monthly payment without having to open a credit card or deal with ridiculously high-interest rates. Weddings, vacations, new appliances, or home repairs are just a few ways to utilize a Signature Loan. The California Community CU Personal Loan is a quick and easy option when you need extra funds.

- Rates as low as 7.25% APR*
- Borrow **\$500.00 to \$25,000.00**
- Terms up to **60-months****
- No collateral required



Apply today or contact any of our branch locations for additional details!

*APR = Annual Percentage Rate. Loan amount may vary based on qualifications. Subject to approval based on creditworthiness. Other limitations may apply. **Term limits based on amount borrowed. Signature loan representative example: For an \$5,000.00 loan with a 36-month term at 7.25% APR* funded with a first payment due date set at 30 days from the origination date, the payment would be \$154.94 for 35 months, with a final payment of \$154.71. Offer not available for the refinance of an existing California Community Loans.

Home Equity Loans

Are you looking to do a few home repairs or upgrades this spring? We are here to help you give your house a new look that it deserves! CACCU offers Home Equity loans with rates as low as 5.99% APR*. Borrow up to \$49,999 and finance up to 100% of your equity with no-fees¹.

Looking to borrow a larger amount? Contact us at (916) 386-1418 for additional Home Equity loan program information.

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 5.99% APR, funded with a first payment due date set at 30 days from the origination date, the payment would be \$584.27 for 83 months, with a final payment of \$583.52. Rates subject to change without notice. California Community Credit Union is an Equal Housing Lender. NMLS #: 685477.



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 six months before the advance or charge.

5 STEPS TO Boost your Credit Score

- 1 Pay all your bills on time.
- 2 Keep your credit utilization below 30%.
- 3 Maximize your credit card payments.
- 4 Keep your credit cards open and active.
- 5 Review your monthly statements.

Annual Meeting

Please join us for California Community Credit Union's Annual Meeting & Election of Officers on Tuesday, May 23rd at 5:30 PM. This meeting will be held at the Main Office, 8815 Folsom Boulevard, Sacramento, CA 95826.

Please RSVP to 916-386-1418 no later than May 1st to reserve your seat for this special meeting.

Connect With Us on Social Media!

Facebook: [@CaliforniaCommunityCU](#)

Instagram: [@CaliforniaCommunityCU](#)

LinkedIn: [LinkedIn.com/company/CACCU](#)



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

*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

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.

Holiday Schedule

Memorial Day

Monday, May 29th

Juneteenth

Monday, June 19th

Independence Day

Tuesday, July 4th

All Branches CLOSED