

Fall 2023



Deck the Halls This Season with Holiday Products & Services From CACCU!

Holiday Skip-A-Pay

Skip your December consumer loan payment and use those funds for holiday purchases! Download and complete the Holiday Skip-a-Pay Request form below, or visit CACCU.org to apply for your Holiday Skip-A-Pay!

Santa's Helper Account

Save for holiday shopping and earn dividends with the benefits of a Santa's Helper Account. This account is opened with a minimum deposit of \$25.00 and additional deposits can be made in person, through the mail, by payroll deduction or automatic transfer from your regular checking or savings account. Funds will be transferred into your checking or savings account at the beginning of November and will renew each year. Learn more about these accounts by visiting CACCU.org/Savings.

Holiday Signature Loans

Rates as low as 7.25% APR*

Borrow from \$500.00 to \$5,000.00 at a 12-month term.

VISA® Credit Cards

Rates as low as 8.90% APR**

CACCU offers VISA® Credit Cards with credit limits from **\$500.00 to \$15,000.00 at a low, non-variable rate.**



Apply today at CACCU.org or contact any of our [branch locations](#) for additional information!

APR-Annual Percentage Rate. Subject to approval based on creditworthiness. Other limitations may apply. Holiday Loan Representative Example: For a \$2,500.00 loan with a 12-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 \$216.62 for 11 months, with a final payment of \$216.50. Offer not available for the refinance of an existing California Community Loans.

**APR- Annual Percentage Rate. Rate may vary based on creditworthiness, collateral conditions, & qualifications. Rates subject to change without notice.

CACCU December Skip-A-Payment Request†

I understand by making this request, my loan will be extended from the original contract to cover the deferred payment plus interest. Form **MUST** be received by Wednesday, November 22, 2023.

Name: _____ Account Number: _____

Loan Type(s): (1) _____ (2) _____ (3) _____

Signature: _____ Date: _____

Co-Applicant Signature: _____ Date: _____

† - The interest on your loan will accrue until you make your January payment and your loan contract will be extended. Please complete and return your request to any branch location for processing. Some conditions may apply- subject to change without notice. All signers on the loan must sign the Skip-A-Payment Request. Not valid for Mortgage Loans, VISA® Credit Cards, or Lines-Of-Credit. Loans must be at least 6 months old and in good standing.



ATM Safety Tips

Millions of ATM Transactions take place daily without incident. However, it is still important to use good judgment when accessing ATM Machines. For your safety, please remember **PASSWORD**.

Prepare your transaction before you approach the ATM

Avoid leaving your receipts behind

Shield others from seeing you enter your Personal Identification Number (PIN)

Select ONLY well-lit ATMs when performing transactions after dark

Watch for suspicious activity around ATMs

Obtain a list of alternate ATM locations

Report any incident at an ATM to law enforcement

Don't linger! Leave as soon as your transaction is complete

DO NOT write your PIN on your ATM Card or retain it in your wallet. If you suspect unauthorized use of your card, immediately notify us at any of our branch locations.

Safe Deposit Boxes

Safe deposit boxes offer a secure solution to storing important items outside of your home, such as birth certificates & deeds. Stored items should be things that are not easily replaceable or needed on a daily basis. Boxes are available at our Roseville location. For additional information, please contact the branch at 916-786-2451.

Size & Annual Fee:

3" x 5" = \$ 25.00

3" x 10" = \$ 50.00

5" x 5" = \$ 35.00

5" x 10" = \$ 65.00

10" x 10" = \$125.00



Holiday Schedule

- ◇ Thursday, **November 23rd - Thanksgiving Day**, ALL Branches **CLOSED**
- ◇ Friday, **November 24th**, ALL Branches **CLOSED**
- ◇ Monday, **December 25th - Christmas Day**, ALL Branches **CLOSED**
- ◇ Monday, **January 1st - New Year's Day**, ALL Branches **CLOSED**



Go green! [Sign-up for e-statements 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

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.

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