

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 st Mortgage.....	\$ 295.00/each
(Plus 3 rd Party Fees)	Varies
Real Estate Loan Modification, 2 nd Mortgage	\$ 150.00/each
(Plus 3 rd 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 ¹
If drawn on member's account at another financial institution	\$ 30.00/each ²
Returned Loan Payment	\$ 30.00/each ^{1,2}
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/withdrawals 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/transactions per month are FREE)	

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 rd party fee)	Varies by style
Copy of Paid Check (2 Free/Month).....	\$ 3.00/each ³
Overdraft from Shares (increments of \$50)	No Charge
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	\$ 1.50/4 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
Replacement Card (plus 3 rd 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

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)

	Annual Fee
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)	

¹ Fee will be charged if an item from the same originator is returned more than one time.

² Fee will be charged for all occurrences unless the Financial Institution that the item is drawn on provides a written explanation that the item was returned by them in error.

³ Available in online banking at no charge.

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 our service fees as low as possible. All of 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 of **December 31, 2023**. 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	\$25.00	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	\$1000.00	0.05%	0.05%

*ANNUAL PERCENTAGE YIELD

SAVINGS DIVIDEND DECLARATION DATE: 12/31/2023

MONEY MARKET SAVINGS

Variable	\$2500	\$2500		
\$ 0.01 - \$ 9,999.99			0.747%	0.75%
\$10,000.00 - \$49,999.99			0.20%	0.20%
\$50,000.00 - \$249,999.99			0.30%	0.30%
\$ 250,000 +			0.30%	0.30%

MONEY MARKET DIVIDEND EFFECTIVE DATE: 09/30/2023



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	1.244%	1.250%
6-month	Fixed	1.985%	2.000%
12-month	Fixed	1.985%	2.000%
18-month	Fixed	2.231%	2.250%
24-month	Fixed	2.477%	2.500%
36-month	Fixed	2.624%	2.650%
48-month	Fixed	2.722%	2.750%
60-month	Fixed	2.820%	2.850%

JUNIOR SAVER CERTIFICATE RATE

\$500 MINIMUM TO OPEN

ACCOUNT TERM	RATE TYPE	DIVIDEND RATE	APY*
12-month	Fixed	1.244 %	1.250%

MINI JUMBO CERTIFICATES

\$25,000 MINIMUM TO OPEN

ACCOUNT TERM	RATE TYPE	DIVIDEND RATE	APY*
3-month	Fixed	1.244%	1.250%
6-month	Fixed	1.985%	2.000%
12-month	Fixed	1.985%	2.000%
18-month	Fixed	2.477%	2.500%
24-month	Fixed	2.624%	2.650%
36-month	Fixed	2.722%	2.750%
48-month	Fixed	2.820%	2.850%
60-month	Fixed	2.918%	2.950%

JUMBO CERTIFICATE RATES

\$100,000 MINIMUM TO OPEN

ACCOUNT TERM	RATE TYPE	DIVIDEND RATE	APY*
3-month	Fixed	1.244%	1.250%
6-month	Fixed	2.231%	2.250%
12-month	Fixed	1.985%	2.000%
18-month	Fixed	2.722%	2.750%
24-month	Fixed	2.967%	3.000%
36-month	Fixed	2.967%	3.000%
48-month	Fixed	3.162%	3.200%
60-month	Fixed	3.357%	3.400%

EDUCATIONAL IRA CERTIFICATE RATES

\$500 MINIMUM TO OPEN

ACCOUNT TERM	RATE TYPE	DIVIDEND RATE	APY*
12-month	Fixed	1.985%	2.000%
24-month	Fixed	2.700%	2.750%
48-month	Fixed	2.969%	3.000%
60-month	Fixed	2.967%	3.000%

*Annual Percentage Yield

Term Certificate Dividend Effective Date: 11/15/2023

Rates and 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

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