



New Year, New Beginnings

Kick Off 2024 with Products & Services from CACCU!

Don't let post-holiday expenses put a damper on the new year – California Community C.U. offers budget-savvy solutions to help our members succeed in 2024!

Holiday Loans with Rates as Low as 7.25% APR*

- Borrow \$500.00 to \$5,000.00
- 12-Month Term
- No Collateral Required
- A great way to pay down holiday bills!

Auto Loans with Rates as Low as 4.99% APR[†]

- For New or Used Vehicles
- 48 to 84-Month Terms Available
- Refinance an existing auto loan & borrow against the value in your vehicle.

VISA Credit Card with Rates as Low as 8.90% APR**

- Limits from \$500.00 to \$15,000.00
- Low, Non-Variable Rate
- No Annual Fee or Cash Advance Fees



Visit CACCU.org, or stop by any of our [branch locations](#) for additional information.

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.

† Annual Percentage Rate. Representative Example: For a \$20,000 loan with a 48-month repayment term at 4.99% APR* funded with a first payment due date set at 30 days from the origination date, the payment would be \$460.46 for 47 months, with a final payment of \$460.18. Published rate includes a 0.50% APR relationship pricing discount (0.15% for an active CACCU Checking Account, 0.15% for automatic payment transfer, and 0.20% for a CACCU VISA Credit Card or CACCU Line of Credit). This offer is not valid for the refinancing of an existing CACCU loan.

**Annual Percentage Rate. Rate may vary based on creditworthiness, collateral conditions, and qualifications. All loans subject to approval. Rates subject to change without notice.



FREE CREDIT SCORE AND REPORT

Checking daily, weekly or monthly won't hurt your score!



2023 Tax Returns

The statement you receive for the period ending December 31, 2023 will show the interest paid and dividends earned for 2023. Please retain a copy of this statement as you will need this information when filing your 2023 Tax Return. Tax Reporting Forms included as part of your year-end statement are:

- 1099-INT for dividends paid over \$10.00
- 1098 for mortgage interest paid over \$600.00

FYI—the last day for a 2023 IRA Contribution is April 15, 2024.

Important Notice—IRA Withholding

If you are currently taking withdrawals from your IRA Account with CACCU, we are required by federal law to notify you of your right to change your tax withholding election* for your IRA distributions. You have the right to change your election at any time. The withholding election you previously made will continue to apply to future IRA distributions until you notify us in writing of a change. If you want to make a change to your tax withholding election, please give us a call at (916) 386-1418.

*You are advised to seek advice from your own tax professional.

Annual Meeting

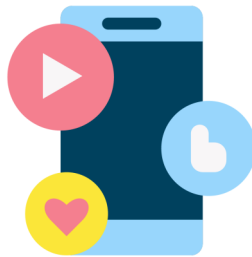
Nominations for volunteer positions on the Board of Directors and Supervisory Committee are now being accepted. Nomination packets are available by contacting the Main Office at (916) 386-1418. All nomination packets must be completed and submitted to the Main Office by mail or In-person no later than April 3, 2024. The Annual Meeting and Election of Officers will be scheduled for a date in Spring 2024 and will be held at the Main Office: 8815 Folsom Boulevard, Sacramento, CA 95826.

Connect With Us On Social Media

Facebook: [@CaliforniaCommunityCU](#)

Instagram: [@CaliforniaCommunityCU](#)

LinkedIn: [LinkedIn.com](#)



Go green! Sign-up for e-statements. Download the form [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.

Holidays

Dr. Martin Luther King Jr. Day

Monday, January 15th
All branches **CLOSED**

President's Day

Monday, February 19th
All branches **CLOSED**

