



No-Fee Home Equity Loan Special

Borrowing against the equity you have in your home couldn't be easier!

- **Fixed-rate as low as 5.99% APR***
- **Borrow from \$10,000 to \$49,999**
- **Finance up to 100% of your equity**
- **Terms up to 84 months**
- **NO closing costs¹ - fees waived!**

Contact our Main Office at (916) 386-1418 for additional information and to apply today, or [visit this link](#).



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.

5 Ways to Use A Personal Loan This Spring



- 1) Wedding Planning
- 2) Moving Expenses
- 3) Home Repairs & Upgrades
- 4) Debt Consolidation
- 5) Fund Your Dream Vacation

CACCU offers rates as low as 8.95% APR*!

Borrow \$500 up to \$25,000 without any collateral required -
[Learn More & Apply Today!](#)

*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 a \$5,000.00 loan with a 36-month term at 8.95% APR* funded with a first payment due date set at 30 days from the origination date, the payment would be \$158.89 for 35 months, with a final payment of \$158.88. Offer not available for the refinance of an existing California Community Loans.

Notice to Members with Lines of Credit & Credit Life/Disability Insurance

TruStage™ hereby provides you with notice regarding the pre-existing exclusion provision on open-end credit life and/or credit disability accounts as required annually by the California Insurance Department.

California Notice:

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.

Annual Meeting

Please join us for California Community Credit Union's Annual Meeting & Election of Officers on Tuesday, April 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 April 8th to reserve your seat for this special meeting.

Why Budget?



1 Spend less than you earn



2 See exactly how much you have to work with



3 See where the money is going



4 See where your spending weaknesses are



5 Address those weaknesses



6 Reallocate funds from what's less important to you to what's more important to you

Connect With Us on Social Media!

Facebook: [@CaliforniaCommunityCU](https://www.facebook.com/CaliforniaCommunityCU)

Instagram: [@CaliforniaCommunityCU](https://www.instagram.com/CaliforniaCommunityCU)

LinkedIn: [LinkedIn.com](https://www.linkedin.com/company/california-community-credit-union)



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.

Holiday Schedule

Memorial Day

Monday, May 27th

Juneteenth

Wednesday, June 19th

Independence Day

Thursday, July 4th

All Branches CLOSED