



# Spring NEWSLETTER

First California Federal Credit Union



## WHAT'S NEW ?

Spring has officially sprung, ushering in a season of excitement. As we celebrate 100 years of our credit union, there are numerous events and offers for our members. Stay tuned to our newsletter to ensure you're up to date on everything FCFCU!

## EVENTS

We're gearing up for our annual meeting scheduled for March 28th, a pivotal event where members come together to shape the future of our credit union. There will also be a raffle with fun giveaway prizes, join Us for a chance to win! Additionally, we're thrilled to announce our participation in Fresno State Vintage Days, an exciting opportunity to engage with our community and showcase our commitment to excellence. Stay tuned for more details on these upcoming events!

**First California Federal Credit Union**  
BANKING THE CREDIT UNION WAY SINCE 1924

# ANNUAL MEETING

Join Us for First California Federal Credit Union's 2024 annual member meeting. This will take place in the lobby of the Credit Union Membership Services Building.

**MARCH 28, 2024**

🕒 5:45 PM

📍 2525 E. Shields Avenue  
Fresno, CA 93726

# HOME EQUITY LINE OF CREDIT



**7.5% APR**  
Fixed Rate for 12  
Months

## HOME EQUITY LINE OF CREDIT

**Unlock the Power of your Home Equity  
(HELOC) & Gain More Financial  
Flexibility.**

Draw what you need when you need it.  
Use your HELOC to help tackle projects big or small.  
This line of credit gives you a convenient, revolving source of funds  
that works like a credit card, available when you need it most.

- Variable Rate Starting as low as 7.5 %  
APR fixed for 12 months.
- Low Monthly Payments
- Line amount Min \$20,000  
Max \$200,000
- NO - Origination Fees
- NO -Application Fees
- NO - Prepayment Fees

### Contact Us

+1 (559)-226-8282

<https://www.firstcalfcu.org/>



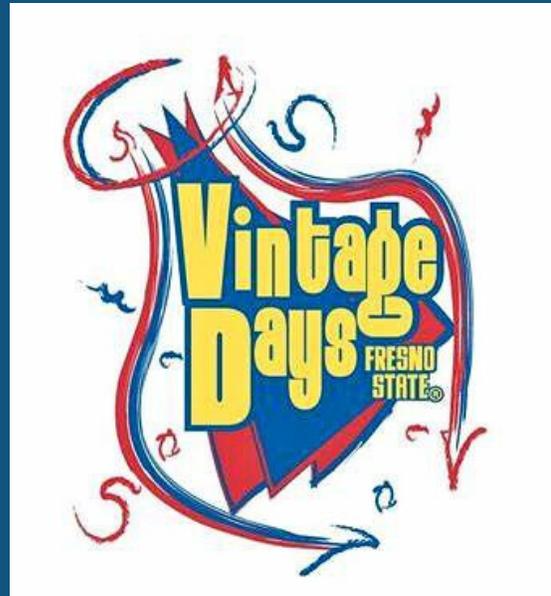
HELOC promotion variable rate of 7.50% APR is valid from April 01, 2024 to June 30, 2024. Approval subject to creditworthiness. Minimum loan amount \$20,000. 0% Maximum loan to value is 80%. The variable rate begins applying the first month of each fiscal year period of 120 days and 120 day rate periods. The CD (leave when promotion rate 7.50% may increase or decrease by 2% every six months. Home Equity Maximum loan amount \$200,000. Variable rate is 7.50% APR for term of 12 seven years up to 80% loan to value or \$40,000. Interest rate periods with a fixed rate of 6.99% for 120 days then rate up to 8.75% loan to value. Estimated costs typically range from \$250 to \$1,000. Depending on geographic area location. Includes the cost of appraisal, title Certificate, Flood certificate.

\*Annual Percentage Rate (APR). All loans are subject to approval. Rates, terms, and conditions are subject to change and may vary based on creditworthiness, qualifications, and collateral conditions.

Introducing our Home Equity Line of Credit (HELOC) tailored to meet your financial needs. Enjoy the security of a fixed Annual Percentage Rate (APR) of 7.5% for the initial 12 months, ensuring predictable payments and peace of mind. With no origination fees, application fees, or prepayment penalties, you can confidently access funds without worrying about additional costs. Experience the convenience of low monthly payments, designed to fit your budget effortlessly. Our HELOC offers a line of credit ranging from \$20,000 to \$200,000, providing you with the financial freedom to pursue your goals, whether it's home renovations, debt consolidation, or unexpected expenses. Take advantage of this opportunity to unlock the equity in your home and achieve your dreams with ease.

## FRESNO STATE VINTAGE DAYS

Exciting news! We are thrilled to announce our participation in this year's Fresno State Vintage Days from April 19th to 21st! Visit our booth to snag some awesome gear and learn more about the perks of being a member. Our friendly team will be on hand to provide all the information you need to join our community and unlock all benefits of being a member. Don't miss out on the fun – swing by our table and let's connect at Vintage Days!





**Make Your Home Work For You!**

- \$0 Origination Fee
- \$0 Application Fee
- \$0 Annual Fee
- Borrow up to 80% of your home's equity
- \$20,000 Min \$200,000 Max 7 Year term  
\$40,000 Min. \$200,000 Max 15 Year term

**Criteria To Qualify For Our Home Equity Loan:**

Own a home in California and have equity in your home. Have enough income to be able to pay your monthly payments. Meet certain criteria such as credit score, income, property value.

Equity Line of Credit limited to primary property only, located in the state of California. Excludes mobile homes, condos, duplex, townhouse. Before your equity loan or line of credit is funded, all for our home other than your first mortgage must be paid off. Subject to property valuation. Property insurance required. Flood insurance may be required. Your maximum loan amount will be calculated based on combined loan-to-value of your existing first mortgage and new second mortgage according to current guidelines. The annual percentage rate (APR) will never be less than 6.00% for owner-occupied homes. There are no other fees to open, use, or maintain this account except third party fees, such as property insurance, and taxes as required in the Agreement. Programs and maximum combined loan-to-values (CLTV) are subject to change or termination without notice. No early closure fee if the line of credit or home equity is paid in full and closed. Up to \$200,000 Max 15 Year term. Contact First California Federal Credit Union for reconveyance fee amount.

\*Consult your tax advisor regarding the deductibility of interest. First California Federal Credit Union does not provide tax advice.

# HOME EQUITY LOAN

Introducing our exclusive Home Equity Loan promotion. Secure a fixed Annual Percentage Rate (APR) of 6.5% for the initial 12 months, ensuring stability and predictability in your monthly payments. With the ability to borrow up to 80% of your home's equity, ranging from a minimum of \$20,000 to a maximum of \$200,000. Enjoy the added benefit of no origination fees, application fees, or annual fees, providing you with transparent and cost-effective borrowing solutions. To qualify for this offer, homeowners must demonstrate ownership of a property in California with equity, furnish proof of income to ensure timely payments, and meet specific criteria related to credit score and property value. Seize this opportunity to leverage the equity in your home and achieve your financial goals with confidence.

## SOCIAL MEDIA

Stay in the loop with First California Federal Credit Union! Join our growing community and never miss a beat! Follow us on all our social media platforms @firstcalfcu for the latest news, exclusive offers, and upcoming events.

**Follow Us on Social Media**



**& Let's Get Connected!**

 Instagram @firstcalfcu

 Facebook @firstcalfcu

 LinkedIn - First California Federal Credit Union

# MOBILE BANKING

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Virtual Branch® Online Banking is designed to provide you with secure and easy access to your First California Federal Credit Union accounts from the comfort of your home.

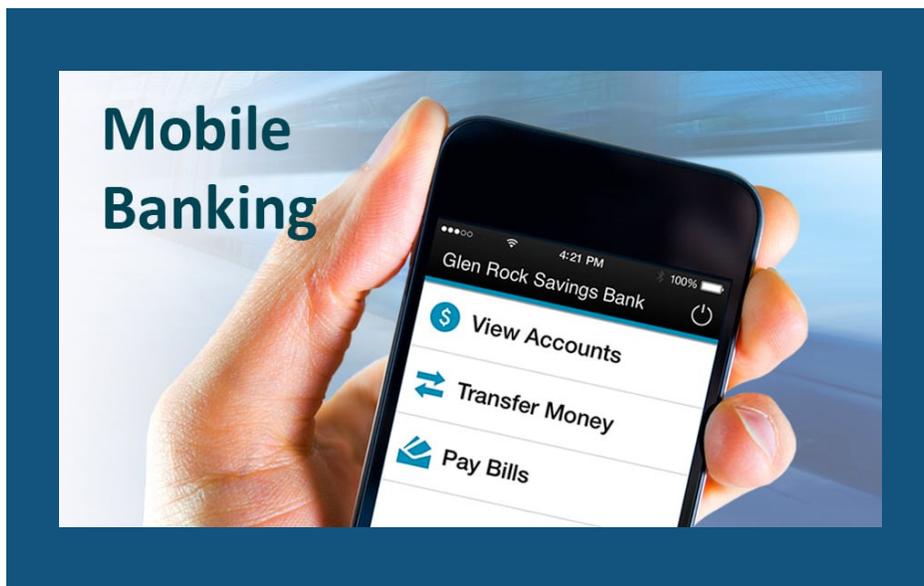
- View Account Balances
- View Transactions and Cleared Checks
- Make Transfers Between Accounts
- Make Loan Payments
- And so much more!

To access Virtual Branch® Online Banking all you need is your Member Number and the last four digits of your Social Security number and you're all set!

With Virtual® Branch Online Banking you also have access to:

Bill Pay- No need for check writing with Virtual Bill Pay! You can pay all your bills electronically through any computer or mobile device on your time.

E-Statements- Go green with e-statements! Choosing e-statements allows you to receive your statements quicker and more secure through Virtual Branch® Online Banking.



## CONTACT US:



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