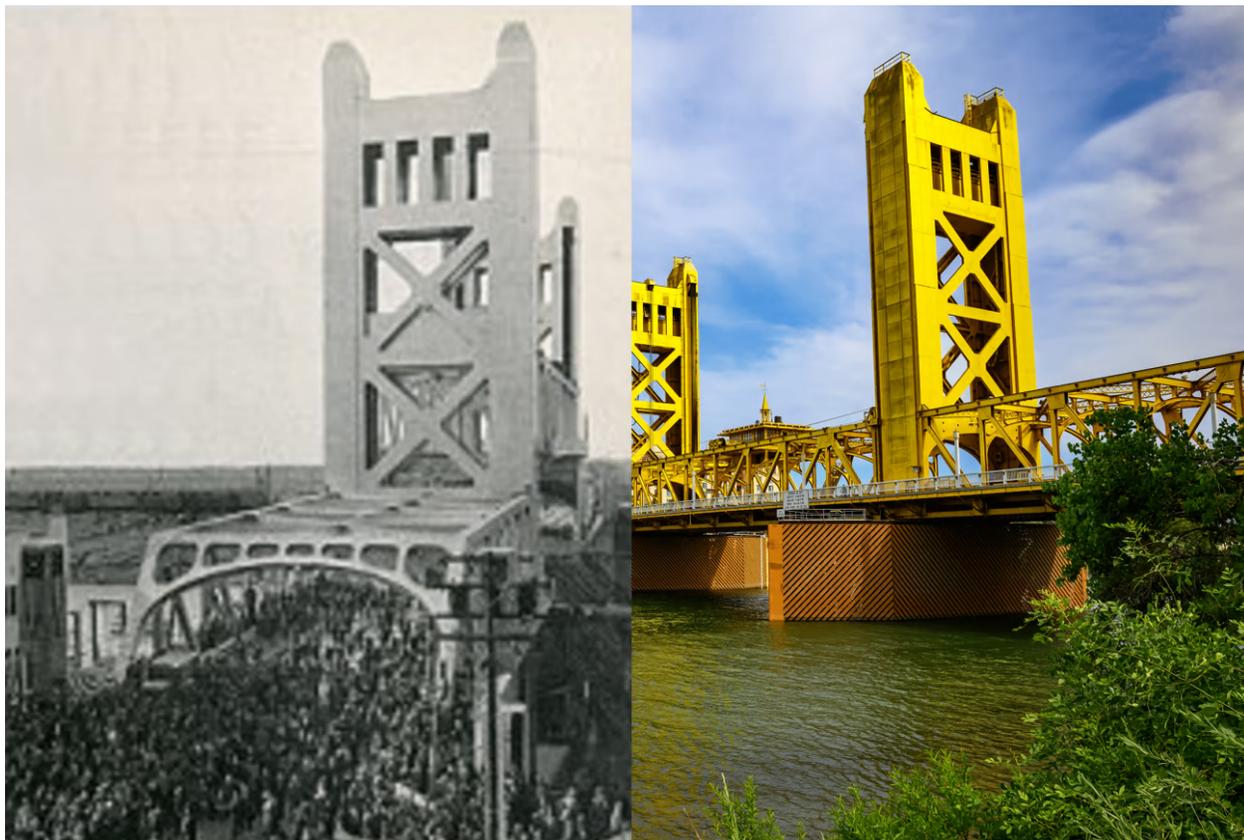




## Your Quarterly News



### **Then and now, some things stay the same.**

Since our founding in 1935 our goal has always been to help our members have a better financial life. Now as then, we are committed to your success during all economic times. We've raised deposit rates, kept loan rates competitive, and still provide the excellent service you deserve. In 2023, just like in 1935, there has never been a better time to have a financial partner like Sacramento Credit Union by your side. Thank you for your membership.

Visit [SactoCU.org](https://www.SactoCU.org)

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## Make your money work for you!

Free Rewards Checking interest rates have increased again! Earn 4.15% APY\* on your checking account or kickstart summer savings and earn 4.75 APY\* on 3, 6 or 9 month CDs. Earn more everyday with Sacramento Credit Union!

[Free Rewards Checking](#)

[Certificates of Deposit](#)

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## Summer is calling. And so is up to 1% cash back on an Auto Refi.

Summer is calling. **Get up to \$500 cash back when you bring your auto loan to SCU.\*\*** Plus, refinancing can lower your monthly payments — which means more money in your pocket each month. Use the extra cash for expenses or to indulge in summer fun!

We'll get you on the road to savings quickly with our **fast, local processing** and **competitive rates**.

[Apply now!](#)

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Sacramento Credit Union, 800 H Street, Sacramento, CA 95814, United States

(916) 444-6070



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\*APY=Annual Percentage Yield. Minimum to open account is \$25. Rate tiers are as follows: 4.15% APY applies to balances of \$0.01 - \$20,000 and 0.10% APY applies to balances over \$20,000 if qualifications are met during the monthly qualification cycle. 0.01% APY applies to all

balances if monthly qualifications are not met. Rates may change after the account is opened. Fees may reduce earnings. Qualifying transactions must post and clear the account during the monthly qualification cycle. Transactions may take one or more business days from the transaction date to post to an account from the date the transaction is made. Intra-bank transfers do not count as qualifying ACH transactions. ATM Fee reimbursements on ATM surcharge fees, up to \$4.99 per transaction up to \$25 provided only if qualifications are met within the monthly qualification cycle. ATM fees of \$5.00 and higher will be reimbursed if the appropriate ATM receipt is presented to a representative at one of our branches. Checking account opened must be qualified based upon standard Sacramento Credit Union guidelines. \*\*Monthly Qualification Cycle means the current Statement Cycle. Statement Cycle means the period of time covered by the statement for your account. The statement cycle begins on the first day of the calendar month and ends on the last day of the calendar month.

\*\*Offer eligible for existing auto loan with another lender that is refinanced with Sacramento Credit Union and has an application date of 04/15/2023 or later. Limited time only, may end at any time. Existing Sacramento Credit Union auto loans are not eligible for offer. Limited to vehicles nine model years old or newer. Rebate amount is determined by the loan amount funded. Rebate will be deposited directly into your share account within 2 weeks of loan funding. You are responsible for paying all applicable transfer fees and taxes. Annual percentage rate (APR) may vary based on creditworthiness, collateral conditions, and qualifications. All loans are subject to approval, and rates, terms, restrictions, and conditions are subject to change. Subject to change or cancellation at any time.