

PRODUCTS AND SERVICES

January 1, 2023



**CENTRAL COAST
Federal Credit Union**

Community Minded.™ Just Like You!

ABOUT US

Central Coast Federal Credit Union has served the residents of Monterey County since 1949, by providing a wide array of financial products, extraordinary service to our members, a commitment to financial education, being actively involved in our communities and supporting local non-profits throughout Monterey County. CCFCU is a not-for-profit Credit Union who is Community Minded, Just Like You. Offering four local retail branches to serve our community.

Membership at CCFCU is Easy

Apply for membership if you live, work, worship or attend school in Monterey County.

Apply for a loan or membership anytime at **www.centcoastfcu.com** or visit a branch near you.

Your membership means more at CCFCU where your deposits are secured and backed by the National Credit Union Administration.



ACCOUNTS

Savings Accounts

- Share Savings Account
- Christmas Club Account

Checking Accounts

- Community Checking – No monthly service fee
 - FREE checks with direct deposit
 - No minimum monthly balance
 - VISA® Debit Card issued in branch
- Money Marketing Checking
 - One box of **FREE** checks
 - Pays dividends monthly – *See Truth in Savings Disclosure*

Kids & Teen Accounts

- Sammie Savers Club
 - Kids under 13 years of age
- Surf Zone
 - 13 to 17 years of age
 - Includes starter checks
 - VISA® Debit Card

Certificate & IRA Accounts

- Term Certificates
 - \$1000.00 or \$5000.00 minimum opening deposit
 - Terms: 3, 7, 12, 24, or 36 months
 - Earns dividends – *See Truth in Savings Disclosure*
- Individual Retirement Accounts
 - Traditional, Roth, or Coverdell
 - Accepts roll over from 401k
 - No monthly maintenance fees
 - Earns dividends – *See Truth in Savings Disclosure*

LOANS

Auto

- New or Used – Purchase or Refinance
- GAP coverage available
- Mechanical Repair and/or Debt Protection options
- Partnership with local auto dealerships for financing

Real Estate

- 1st Mortgage – Purchase or Refinance
- Home Equity Line of Credit – 10-year draw period, 20-year repayment
- No prepayment penalties
- Financing up to four-unit properties, owner occupied, 2nd home, and investment/rental properties

Credit/Debit Cards

- VISA® Debit Card with 30,000+ surcharge-FREE CO-OP ATMs
 - Issued in branch
 - Card also accesses our Home Equity Line of Credit
- VISA® Credit Card

Personal Loans

- Personal Line of Credit up to \$15k
 - Available for use as overdraft protection
- Signature Loan with fixed interest rate up to \$30k
- Debt Consolidation Loan with a fixed interest rate up to \$30k
- Share Secure Loan
 - Up to 100% of Share Account
 - Up to 90% of Term Certificate
- Credit Builder Loan – Fixed interest rate up to \$1k

SERVICES

- Digital Banking Suite
 - Online Banking & Loan Applications
 - Mobile App with Zelle®
 - Bill Pay
- E-Statements & E-Alerts
- Notary & Medallion Signature Guarantee Services
- Courtesy Pay
 - Overdraft protection for checking account
 - Fees may apply – *See Fee Schedule*
- EZ Pay – easily set-up reoccurring loan payments
- ITIN Lending Available
- 24/7 Member services support call center with mobile chat services
- Loan decisions made locally within each retail branch
- Self-service Online Banking kiosks within each retail branch



SEASIDE

4242 Gigling Road
Seaside, CA 93955

SALINAS

1141 S. Main Street
Salinas, CA 93901

KING CITY

510 Canal Street
King City, CA 93930

SOLEDAD

315 Gabilan Drive
Soledad, CA 93960

831-393-3480

www.centcoastfcu.com



NMLS # 786119



View Rates, Fees & Charges, & Truth In Savings Disclosure at www.centcoastfcu.com
All loans and lines of credit are subject to approval of credit, income verification,
and collateral valuation. CCFCU membership is established at the time of account
opening or loan funding.