



CENTRAL COAST

FEDERAL CREDIT UNION

Community Minded.[™] Just Like you!

PRODUCT AND SERVICE BROCHURE



Thank You for Joining The Central Coast Federal Credit Union!



We appreciate your trust and are committed to providing you with an outstanding selection of financial products and unmatched personalized service designed to make your banking experience enjoyable and rewarding.

Remember, as a Community Credit Union, we are dedicated to investing back into the community by offering low cost loans and ensuring that your Federally Insured savings remains local.

With you in mind and a desire to elevate the level of quality service to a whole new level, we have designed a GEM Select Rewards Program where members receive points for a variety of products and services as a way of thanking you for your loyalty. Enjoy unparalleled privileges by accumulating points for services such as loans, savings and other services offered, like online or mobile banking, ATMS deposits, direct deposit, debit card usage and much more. Use more services and earn more points. Best of all, as a member you are automatically enrolled in this new and exciting program.

We invite you to take a look at the other services that we offer and please do not hesitate to call or visit us for any personal assistance or advice.

We are here to serve you!

BRANCH LOCATIONS

Seaside Branch

4242 Gigling Road
Seaside, CA 93955
Phone: (831) 393-3480



Salinas Branch

900 S. Main Street
Salinas, CA 93901
Phone: (831) 422-2325



Soledad Branch

315 Gabilan Drive
Soledad, CA 93960
Phone: (831) 678-2579



King City Branch

510 R. Canal Street
King City, CA 93930
Phone: (831) 386-0376



www.centcoastfcu.com

PRODUCT AND SERVICES

Share Savings Account

- \$5.00 Minimum opening deposit
- One time \$5.00 membership fee
- Earn dividends on average share balance of \$100.01 and over
- No monthly service fee (**Diamond & Emerald members only**)
- Unlimited access to funds 24/7 through our ATM machines and participating CO-OP Network

Checking

- \$50.00 Minimum opening deposit
- No minimum balance
- No monthly fee (**Diamond & Emerald members only**)
- No direct deposit required
- Unlimited check writing (**no per check fee**)
- Visa debit card accepted worldwide (ATM/POS) displaying Visa, Explore or Plus Service logo(s)
- Monthly statements
- Additional checking options (**see representative**)

Money Market Checking

- \$2500.00 Minimum opening deposit
- Minimum balance required of \$2500.00
- Tiered dividend rates; higher than share account
- Six withdrawals per month (**\$100.00 minimum/refer to fee schedule**)
- **FREE** - Initial 50 pack of checks

Sammie's Saver Club

- \$5.00 Minimum opening deposit
- Designed for children ages 12 and under
- Earns dividend on balances \$5.00 and over
- An official "Sammie the Seal" plush with \$500.00 balance
- **FREE** - credit union activity book

PRODUCT AND SERVICES CONT'

- Each deposit earns a trip to "Sammie's Treasure Chest" for a prize
- A birthday gift ([up to the 12th birthday](#))
- **FREE** - membership ID card

Surf-Zone Student

- \$5.00 Minimum opening deposit
- Designed for teens ages 13-17
- **FREE** - checking account with starter checks**
- Visa debit card**
- College saver term certificate with initial \$500.00 minimum investment
- CU Succeed Teen Financial Network website
- CU Succeed Teen Newsletter

**Requires parental signature

**Debit card withdrawal limit(s): \$40.00/day ages 13-15,
\$100.00 to \$400.00/day ages 16-17

Christmas Club

- \$25.00 Minimum opening deposit
- Save money for the holidays
- Earn dividends on average balance of \$100.01 and over
- Penalty for early withdrawals ([refer to Truth in Savings Disclosure](#))
- Funds disbursed annually on November 10th of each year

Term Certificates

- \$1000.00 or \$5000.00 Minimum opening deposit
- Competitive dividend rates
- Terms: 3, 7, 12, 24, and 36 months
- Bump-up rate feature on 36 month term certificate
- Early withdrawal penalty ([refer to Truth in Savings Disclosure](#))

PRODUCT AND SERVICES CONT'

Individual Retirement Accounts (Traditional, Roth, Coverdell)

- \$25.00 Minimum opening deposit
- Earn dividends on average balance of \$100.01 and over
- Competitive dividend rate
- No monthly maintenance fee
- Low fee on early withdrawal/transfer ([refer to fee schedule](#))
- Safe and secure

VISA Debit Card

- **FREE** - checking account required
- Can be used as an ATM card; No ATM fee through CCFCU ATM(s) and participating CO-OP Network
- Accepted at Visa retailers worldwide
- Transactions are withdrawn from checking account

Courtesy Pay

- Overdraft protection for your checking account
- Eligibility: 90 days after account is opened ([per member request](#))
- Overdraft limit established
- Fees may apply ([refer to fee schedule](#))

Coin Deposit

- Upon members request, coin wrappers are provided free of charge.
- \$100.00 total coins per day, per account for deposit only.
- Wrapped coins must include member name, phone & last four of the account number.
- No loose coins will be accepted, except Merchant accounts.
- Coins will only be deposited into the members account with a placed hold.
 - Member completes coin deposit Agreement.
 - After coin verification, hold will be released within 48 business hours.
 - In case of a discrepancy, the member will be notified that an adjustment of either a debit or credit was made on the account.

LOAN PRODUCTS

New Auto Loan

- New Purchase or Refinance within the first 90 days of possession, never been titled
- Varying terms
- Rate reduction of 0.25% with direct deposit and automatic payment transfer
- Mechanical Repair Contract
- Guaranteed Asset Protection
- Debt Protection Program
- See loan rate schedules

Used Auto Loan

- Purchase and equity loans
- Varying terms
- Rate reduction of 0.25% with direct deposit and automatic payment transfer
- Mechanical Repair Contract
- Guaranteed Asset Protection
- Debt Protection Program
- See loan rate schedules

New Motorcycle Loan

- For motorcycles 750cc and up
- Debt Protection Program
- Varying terms
- Rate reduction of 0.25% with direct deposit and automatic payment transfer
- See loan rate schedules

Used Motorcycle Loan

- For motorcycles 750cc and up
- Varying terms
- Rate reduction of 0.25% with direct deposit and automatic payment transfer
- See loan rate schedules

LOAN PRODUCTS CONT'

Signature Loan / Signature Plus

- Unsecured
- Maximum loan amount of \$20,000.00
- Preset scheduled payments
- Rate reduction of 0.25% with direct deposit and automatic payment transfer
- See loan rate schedules

Credit Builder Loan

- Unsecured
- Maximum loan amount of \$1,000.00
- Preset scheduled payments
- Rate reduction of 0.25% with direct deposit and automatic payment transfer
- See loan rate schedules

Consolidation Loan

- Unsecured
- Designed to help members combine debts into one monthly payment
- Maximum loan amount of \$10,000.00
- Preset scheduled payments
- Rate reduction of 0.25% with direct deposit and automatic payment transfer
- See loan rate schedules

Line of Credit

- Unsecured Revolving Account
- Overdraft protection for checking account, per members' request
- Maximum loan amount of \$10,000.00
- Preset scheduled payments
- Rate reduction of 0.25% with direct deposit and automatic payment transfer

LOAN PRODUCTS CONT'

Line of Credit Cont'

- See loan rate schedules

Share Secured Loan

- Maximum loan amount of 100% of shares on deposit
- Shares pledged for the amount of the loan
- Maximum term of 120 months
- Minimum payment of \$50.00 or minimum monthly interest due, whichever is greater
- See loan rates

Certificate Secured Loan

- Maximum loan amount of 90% of the face value of the share certificate
- Certificate pledged for the amount of the loan
- Term is based on the remaining term of the certificate
- Minimum payment of \$50.00 or minimum monthly interest due, whichever is greater
- See loan rates

MORTGAGE PRODUCTS

1st Fixed Mortgage Real Estate Loan

- 15 year thru 30 year loan term(s)
- 80% financing of appraised value or purchase price
- 1-4 family dwelling primary residence

Home Equity Line of Credit

- 30 year loan term
- Up to 80% of appraised value less any amounts owed on other liens
- Variable rate (subject to change on a quarterly basis)
- 10 year draw period
- Minimum payment of \$100.00

Note: We also offer Home Equity Lines of Credit (HELOC) Loans for mortgage products for investment properties, please see representative for more details.

(Please inquire for the most current loan rates)

OTHER SERVICES

Online Banking

- **FREE** - 24/7 access to your account via computer
- Check balances, transfers, and view transaction history
- Pay bills online through I-Pay
- Fast, easy and secure

OTHER SERVICES CONT'

Audio Response

- **FREE** - 24/7 access to your account via telephone
- Check balances, transfers, and view transaction history via phone

E-Statement

- Get your statements online anytime

E-Alert

- Receive notifications of certain transactions or events happening on your account

Mobile Banking

- **FREE** - 24/7 access to your account via mobile phone
- **FREE** - app for iPhone, Android and Blackberry phones
- Check balances, transfers, and view transaction history
- Pay bills on the go
- Remote deposit capture ([mobile deposit](#))

Safety Deposit Boxes

- Available at our Salinas Branch only
- Available in three sizes: **small, medium and large**
- Low annual fee ([refer to fee schedule](#))
- Key deposit fee ([refer to fee schedule](#))

Notary Services

- **FREE** - service to members
- Available at all branch locations

Medallion Signature Guarantee

- **FREE** - service to members
- Available by appointment at the Seaside Branch only

MISSION

Building a Prosperous Future Together

VISION

Enhancing Your Quality of Life



MLO #786119