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Your Quarterly News



Reimagine your living space.

Make it happen with home equity.

Tap into the equity in your home to remodel your kitchen, create a master suite or simply consolidate debt. Whatever your needs, Sacramento Credit Union (SCU) is here to help.

Just in time for spring, we're offering Home Equity Loans as low as 3.49% APR^{1,2} until May 24, 2021. This amazing fixed-rate is available for terms up to 10 years. Now you can remodel your bathroom or replace your carpeting with kid- and dog-friendly laminate floors and enjoy a low monthly payment.

We're also offering a Home Equity Line of Credit (HELOC) as low as 1.99% APR^{1,2} for six months. With this line of credit you pay interest only on the amount you borrow. Use the money to buy a car or

pay for college.

With Home Equity Loans and HELOCS from SCU, the possibilities are endless. Apply today!
Visit [SactoCU.org](https://www.sactoCU.org) or call (916) 444-6070.

[Learn More](#)



SCU Annual Meeting and election. New Board and Supervisory Committee members.

The Sacramento Credit Union Annual Member Meeting and Election took place on February 18, 2021. Here are the election results:

Board of Directors

Les Brown, Chair
Willie L. Southward III, Vice Chair
Aron Brewer, Secretary-Treasurer
Linda Foster-Hall, Director
Mary Ann Carrasco, Director
Judy McGarry, Director

Supervisory Committee

Gene Webb, Chair
Remie Diva, Secretary
Joe Barba, Member
Beverly Skeaton, Member
Sophia McBeth-Childs, Member



Make a branch appointment.

Save time and get peace of mind.

At Sacramento Credit Union (SCU), we're recommending branch appointments for your convenience. When you make an appointment, we set aside time just for you to focus on your banking needs. You won't have to wait or make another trip.

If you need help opening an account, doing maintenance on an existing account, or applying for a loan, we're here for you!

Making an appointment saves you time:

- We'll set aside time to help you
- We can prepare some paperwork in advance
- We'll give you a list of necessary documents
- You'll avoid a return trip

You'll have peace of mind:

- Get your banking done quickly and easily
- Check off a task from your to-do list
- Be on time for work

Branch appointments allow us to give you the very best service.

[Make an Appointment](#)

¹APR=Annual Percentage Rate.The APR is based on the value of an index. The index is the Prime Rate published in the Money Rates column of the Wall Street Journal. When a range of rates has been published the highest rate will be used. We will use the most recent index value available to us as of the day of any APR adjustment. APR assumptions are based on a line amount of \$25,000. ² All loans are subject to appraisal, owner-occupied properties limited to one-to-four units located in the state of California. Excludes manufactured and mobile homes. Other restrictions on property may apply. Loan secured by your home other than your first mortgage must be paid at time of account funding. Rates, APR and terms and conditions subject to change without notice. ²Flood insurance might be required. Borrower fee reimbursement: up to \$750 fee reimbursement paid by the borrower if equity loan paid off or closed within the first 36 months. Loans in excess of 80% combined loan to value (LTV) are not available.

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EQUAL HOUSING OPPORTUNITY

FEDERALLY INSURED BY NCUA