



# CALIFORNIA ADVENTIST FEDERAL CREDIT UNION

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## Products & Services

### SAVINGS ACCOUNTS:

#### Regular Shares Savings Accounts

*This is the base unit membership that earns daily interest but pays quarterly (required).*

#### Money Market Accounts

*Secondary type of investment savings where interest is paid quarterly.*

#### Scottie Saver Accounts

*A savings account designed to help minors start saving monthly. Requires a Social Security Number for both child (0-17yrs) and joint (parent or guardian of the child).*

#### Certificate of Deposits (CDs)

*An account with a prearranged fixed period and rate of interest. Rates are constantly changing, please call us for information on our current CD rates.*

#### Individual Retirement Accounts (IRAs)

*Tax-sheltered savings plan for retirement and for educational future needs. (IRA / Roth IRA)*

#### Christmas Club Accounts

*A savings account designed to help members save up for the holiday season.  
Maximum Balance = \$2,500*

### LOANS:

We offer a wide variety of loan products for all kinds of purchases and purposes!

- Car Loans (New/Used)
- Personal Loans (Secured/Unsecured)
- Debt Consolidation Loans
- Real Estate Loans (1st & 2nd Trust Deed)
- Signature Loans
- Vacation Loans
- Christmas Loans
- Business Loans
- All Purpose Loans
- and many more! Call us for more information

### ADDITIONAL SERVICES:

- Checking Accounts
  - BillPay
  - Zelle
- Debit Cards
- Credit Cards (7.9% APR)
- Trust Accounts
- Notary Public
- Wire Transfers
- Online Lending
- Private Client Banking
- Direct Deposit Receiver
- ACH Receiver
- Online Banking
- Mobile App
- Apply Pay
- E-Statements
- Bilingual Staff
- 24-Hour Voice lines
  - (800) 794 - 5696

California Adventist Federal Credit Union has forged relationships with the following companies to benefit members. This is just another way CAFCU is adding more value to your membership!



Monday - Thursday 7:30AM to 4:00PM

Friday 7:30AM to 12:30PM