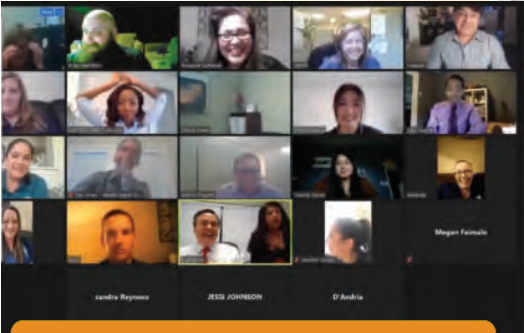


Virtual 66th Annual Meeting



VIDEO ONLINE

A special thank you to all Members who attended the 66th Annual Meeting Via ZOOM! We really enjoyed sharing the evening with you and appreciated your participation. Hope to see you at the next Annual Meeting in 2021!

Congratulations to our DOOR PRIZE WINNERS!

- Sandra
- Tinna
- Stuart
- Arthur
- Patricia
- Beth
- Robert
- Jessica
- Josephine
- Kurt



COMPLAINT NOTICE
If you have a problem with the services provided by this credit union, please contact us at: Capitol Credit Union P.O. Box 81647 Austin, Texas 78708. Phone: (512) 477-9465 or (800) 486-4238. The credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the Texas Credit Union Department at 914 East Anderson Lane, Austin, Texas 78752-1699. Telephone: Number: (512) 837-9236; Website: www.ccu.tx.gov.

INFORMATION REQUEST NOTICE
In accordance with the rules and regulations of the Texas Credit Union Department, you have the right as a member of Capitol Credit Union, to review the following documents: CCU's balance sheet and income statement, a summary of the most recent annual audit, IRS Form 990, written board policy regarding access to the articles of incorporation, bylaws, rules, guidelines, board policies, and copies thereof. Should you wish to review these documents, please send all requests to Public Information Officer, Capitol Credit Union, P.O. Box 81647, Austin, Texas 78708.

NOTICE
All interests paid or charged, fee requirements, methods of dividend and interest calculations, and other terms of all agreements or offers are subject to change at Capitol Credit Union's sole discretion. Capitol Credit Union complies with the Fair Credit Reporting Act (FCRA) and may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. Capitol Credit Union may earn a fee on certain products and/or services offered to its members. Dollars & Sense is an official publication of Capitol Credit Union for its sole use of its members.

BOARD OF DIRECTORS
CHAIRMAN: Michael A. Jones
VICE CHAIRMAN: Jaime Lynn
SECRETARY: Joel Bennett
TREASURER: Karim Hirani
DIRECTORS: Wayne Hamilton, Nancy Hrin, Colin Parrish, Kevin Cooper, Bekki Lammert, Maria Lozano, Kelly Evans

BRANCH LOCATIONS
SOUTH AUSTIN: 133 E. Benwhite Blvd.
DOWNTOWN: 1718 Lavaca Street
NORTH AUSTIN: 11902-A Burnet Road

*For updated hours of operation, please visit our website at www.ccu.org

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Co-Op Shared Branch
For locations and hours, go to www.co-opcreditunions.org/locator.

DOLLARS & SENSE

CAPITOL CREDIT UNION P.O. Box 81647 Austin, Texas 78708 (512) 477-9465 www.ccutx.org

summer 2020



Capitol of Texas Born, Member Driven.

IN THIS ISSUE:

- MyCardRules App
- Branch Reopening
- Summer Loans
- Auto Loans
- Home Equity Rates
- Wealth Management
- Become a Member
- Kasasa
- Congratulations
- Virtual Meeting
- Thank You

MYCARDRULES™

MEANS I CONTROL THE RULES

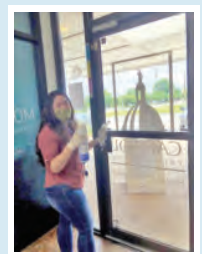
A New Way to Control Your Cards from Your Phone! (debit & credit cards)

- Get notifications about your card usage
- Ability to turn your card on and off in case of fraud
- Enable travel notices and activate your card for various trips
- Set geographical limits on your spending and so much more!

Overall, you control the rules! Download available on Android and Apple Phones!



HAVE YOU HEARD?! Our branches are OPEN!!



- We have implemented EXTRA safety measures to ensure the health and wellness of our members and staff, including sneeze guards and the installation of social distancing stickers for all 3 locations!
- For our Lavaca visitors, we encourage you to use the NEXT kiosk to help maintain any social distancing guidelines.

Head to our website for more details!

Connect With Us!



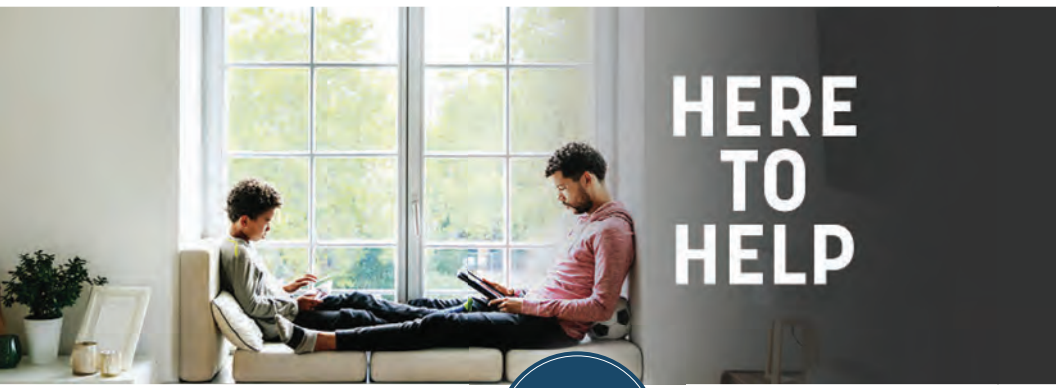
SUMMER LOANS

"What did you do this summer?!"
GET UP TO \$30,000 IN COOL CASH!

6.99% APR*



*APR=Annual Percentage Rate. Restrictions may apply. With Approved Credit. Rates are subject to change without notice. More details online.



HERE TO HELP

Not a Member Yet? JOIN TODAY!

Get a FREE Consultation

DEPOSIT CHECKS. WHENEVER, WHEREVER.
LEARN HOW WE CAN IMPROVE YOUR FINANCES BY VISITING OUR WEBSITE FOR MORE INFORMATION!

• Invest in Austin. Build your wealth. •

Capitol Credit Union ranks as one of the Top 10 Best credit unions in Austin, Texas. Free rewards checking accounts and competitive loan rates help set us apart. AdvisoryHQ looks for institutions that provide true value, such as offering scholarships to future and current college students.

DOWNLOAD OUR APP ON YOUR ANDROID OR IPHONE!
VISIT: <https://www.ccutx.org>

Auto Loans

2.50% APR*

Fast-Track service now available. Pay the Dealer with Cash!**

*With Approved Credit. With qualified discounts. Rates are subject to change without notice.
**Restrictions may apply. Contact us for more information

WEALTH MANAGEMENT




Our goal is to help relieve any burden you may have regarding your financial planning, investments, or insurance so that you can focus on the things you enjoy the most.

Get a Free Consultation

[@www.ccutx.org/invest](http://www.ccutx.org/invest)

EARN CASH BACK IN A FREE ACCOUNT WITH KASASA CASH BACK CHECKING.

- Earn cash back on debit card purchases*
- Refunds on ATM withdrawal fees nationwide*
- No monthly maintenance fees, ever
- No minimum balance to earn your rewards

2.00%
Cash back on everyday debit card purchases*

Earn up to
\$72.00
Cash back per year,
\$6.00 per month

KASASA | TAKE BACK BANKING™

To earn your rewards, enrollments must be in place and all the following transactions and activities must post and settle to your Kasasa Cash checking account during each Monthly Qualification Cycle:

- At least one monthly direct deposit – ACH credit and/or debit
- At least 12 debit card purchases posted and settled
- Be enrolled in and agree to receive e-statements
- Be enrolled in and log into online banking

We understand life gets busy. If you don't meet your qualifications during the cycle, your Kasasa Cash account is still free and you can get right back to earning your cash rewards the very next month. Plus, no monthly maintenance fees — so your money stays with you! For more details, please visit us at www.ccutx.org/bank or call us at (512) 477-9465. **APY stands for Annual Percentage Yield**

*Qualification Information: Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM transactions, transfers between accounts, debit card purchases processed by merchants and received by our credit union as ATM transactions, new retail payment transactions, and purchases made with debit cards not issued by our credit union. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards. *Monthly Qualification Cycle: means a period beginning one (1) business day prior to the first day of the current statement cycle through one (1) business day prior to the close of the current statement cycle. Reward Information: When your Kasasa Cash Back account qualifications are met during a Monthly Qualification Cycle, the following rewards will be distributed to your account(s) on the last day of the current statement cycle: Kasasa Saver: Balances up to \$10,000.00 receive APY of 0.50%, and balances over \$10,000.00 receive interest rate on the portion of balance over \$10,000.00, resulting in a range from 0.50% to 0.23% APY depending on the account's balance. Kasasa Cash Back: 2.00% cash back on up to a total of \$300.00 PIN-based/signature-based debit card purchases that post and settle to the account during that cycle period. You will also receive reimbursements up to an aggregate total of \$15.00, max. \$4.00 per single transaction for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the Monthly Qualification Cycle in which you qualified. An ATM receipt must be presented for reimbursements of individual ATM withdrawal fees of \$4.01 or higher; the reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. A maximum of \$6.00 cash back may be earned per Monthly Qualification Cycle. When Kasasa Cash Back qualifications are not met, Kasasa Saver: All balances earn 0.05% APY. Kasasa Cash Back: No cash back payments are made. APY – Annual Percentage Yield. APY accurate as of 12/01/2016. Rates and rewards are variable and may change after account is opened. Fees may reduce earnings. Additional Information: Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. \$25.00 minimum deposit is required to open the account. Enrollment in electronic services (e.g. online banking, electronic statements, and log-ons) may be required to meet some of the account's qualifications. Monthly Direct Deposit/ACH credit and / or debit is a qualifier for this account. Limit: 1 account per social security number / individual taxpayer identification number. A linked Kasasa Saver account is required for automatic savings. There are no recurring monthly service charges or fees to open or close this account. Contact one of our credit union service representatives for additional information, details, restrictions, processing limitations and enrollment instructions. Federally insured by NCUA. Kasasa, Kasasa Cash Back and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.

Home Equity

2.99% APR*

Tap into the value of your home to execute your ideas. Choose from our loan and line of credit options.



*With Approved Credit. Rates are subject to change without notice.

