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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.

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DOLLARS & SENSE

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

Winter 2020

Happy New Year
2021

Message from our CEO

Pierre Cardenas

Happy New Year Capitol Credit Union Members! As Barry Manilow would say, "It looks like we made it!" If you are reading this article you made it through 2020, congratulations! It was a wild ride with a gamut of emotions filled with fear, doubt, uncertainty, and confusion. We all witnessed riots, elections, conflicting viewpoints, economic upheaval, topped off with a worldwide virus. Now that is a good reason to be thankful when we say, "looks like we made it!"

Capitol Credit Union was able to make it through all the chaos and we ended up having a great year. We were also one of the first Credit Unions to open our branch doors for daily member access amidst a lot of restrictions. We kept our employees safe while ensuring our Members had access to handle their finances by expanding our call center and remote operations staff, emphasizing the importance of expanding our digital banking system. While it was a tough year, we made it through and learned a lot! We are looking forward to further advancing our remote delivery channels in making it easier for you to do your banking with us. We were here for you in 2020 and will be here for you in 2021 and beyond. **The Best Is Yet To Come!**

Pierre Cardenas

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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) 486-4228. 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.cud.texas.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, Kevin Cooper, Nancy Hrin, Colin Parrish, Maria Lozano, Kelly Evans, Bekki Lammert | | |

BRANCH LOCATIONS

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

*For updated hours of operation, please visit our website at www.ccutx.org
2021 Holiday Schedule <https://www.ccutx.org/locations-hours.html>



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*APR=Average Percentage Rate. With Approved Credit. With qualified discounts. Rates are subject to change without notice.
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VISIT: <https://www.ccutx.org>

• 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 rate help set us apart. AdvisoryHQ looks for institutions that provide true value, such as offering scholarships to future and current college students.

Take Advantage of Today's Low Mortgage Rates!

Interest rates on mortgage loans are historically low, now may be the perfect time to purchase the home you've been dreaming about! We provide solutions for all of your mortgage needs, with a complete suite of loan options including FHA, VA, RD, adjustable rate mortgages and more!



Complete Suite of Mortgage Programs

Low Down Payment Options Available

Competitive Rates & Closing Costs

Free Online Application

Quick & Easy Closings

The Perfect Mortgage for Your Unique Needs

Home Equity

AS LOW AS
2.25% APR*

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



Advice When Buying a New Car

Making the decision to buy a new or used vehicle can be an exciting but also daunting task. Capitol Credit Union is here to help you through the process to get you behind the wheel of a new ride. Here are some helpful tips from CCU to assist you in your next car-buying process.

- 1. Do your research**
The most important thing you can do before visiting the dealer is to research the vehicle you wish to buy and how much you can afford to spend. Keep in mind that the price the dealer advertised does not include Tax, Title, and license, or any ancillary products you may wish to purchase. To get the best price, shop around and compare similar units from multiple dealerships.
- 2. Get Pre-approved at Capitol Credit Union**
Before going to the dealership, get pre-approved by calling a Capitol Credit Union Loan officer (512-827-2526) or applying online at www.ccutx.org. This will put you in the best possible position to be able to negotiate the best price for the vehicle you want. CCU offers all the products that the dealers sell such as Guaranteed Asset Protection (GAP) and Mechanical Breakdown Coverage (MBI) at a fraction of the cost that dealers will charge.
- 3. Close the Deal**
Once you have found your new car and negotiated the price, the dealer will send the purchase order to a CCU Loan Officer for a quick, convenient, and paperless loan closing.



CONGRATULATIONS
Ashley Anderson
2020 Scholarship Award Winner!

APPLY NOW FOR 2021 Scholarships

Every year, Capitol Credit Union offers scholarships to two high school seniors and one current college student. Recipients of the college scholarship are presented a one-time award of \$1,000. High school scholarship recipients are awarded \$1,000 each, renewable for up to three additional years based on academic performance and community/school involvement.
<https://www.ccutx.org/why-ccu/ccu-scholarships.html>