





On your debit card purchases\*

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**CALL US TODAY** (512) 477-9465



#### 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!

Google Play

### Download on the App Store

INFORMATION REQUEST NOTICE

#### COMPLAINT NOTICE

Texas 78752-1699, Telephone Number: Box 81647, Austin, Texas 78708. (512) 837-9236, Website: www.cud.texas.gov.

If you have a problem with the services In accordance with the rules and regulations of All interests paid or charged, fee requirements, provided by this credit union, please contact us the Texas Credit Union Department, you have methods of dividend and interest calculations, at: Capitol Credit Union P.O. Box 81647 Austin, the right as a member of Capitol Credit Union, and other terms of all agreements or offers are Texas 78708. Phone: (512) 477-9465 or to review the following documents: CCU's subject to change at Capitol Credit Union's sole (800) 486-4228. The credit union is incorporated balance sheet and income statement, a discretion. Capitol Credit Union complies with under the laws of the State of Texas and under summary of the most recent annual audit, IRS the Fair Credit Reporting ACT (FCRA) and may state law is subject to regulatory oversight by Form 990, written board policy regarding report information about your account to the Texas Credit Union Department. If any access to the articles of incorporation, bylaws, credit bureaus. Late payments, missed dispute is not resolved to your satisfaction, you rules, guidelines, board policies, and copies payments, or other defaults on your account may also file a complaint against the credit thereof. Should you wish to review these may be reflected in your credit report. Capitol union by contacting the Texas Credit Union documents, please send all requests to: Public Credit Union may earn a fee on certain Department at 914 East Anderson Lane, Austin, Information Officer, Capitol Credit Union, P.O. 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

NOTICE

# 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

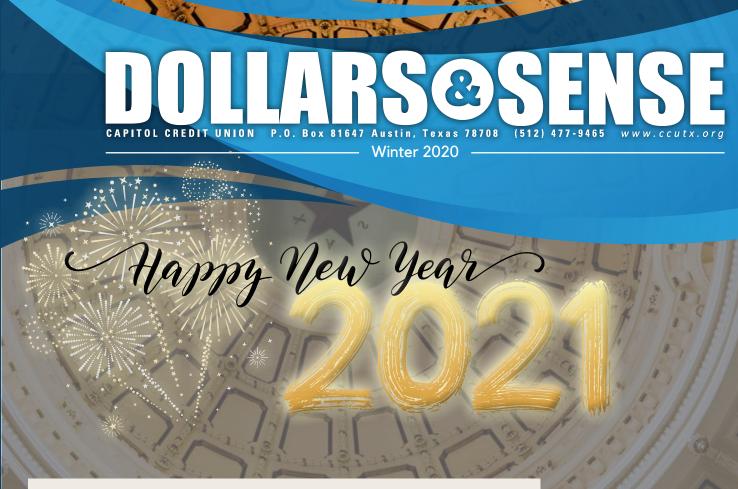
**BOARD OF DIRECTORS** 

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

BRANCH LOCATIONS

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

eration, please visit our website at www.ccutx.org



#### 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!

REDIT UNION

Pierre Cardenas

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#### CO-OP Shared Branch For locations and hours, go to www.co-opcreditunions.org/locator.

## **IN THIS ISSUE**

- Kasasa Checking
- MyCardRules App
- Become a Member
- Home Equity
- Auto Loans
- Congratulations
- Scholarship Submission
- Wealth Management

Connect with us!



#### **Not a Member Yet? Get a FREE** Consultation **JOIN TODAY!**

#### 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.

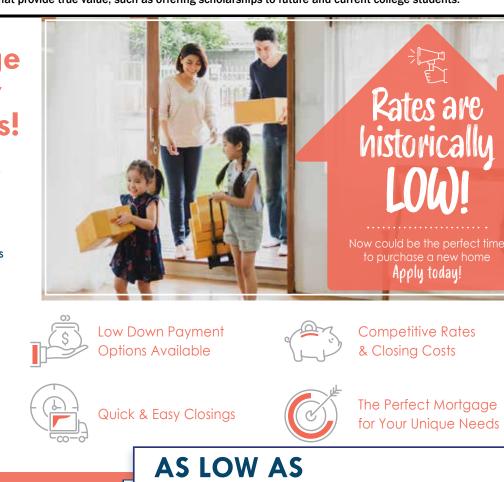
## **Take Advantage** of Today's Low Mortgage Rates!

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, adjustabl erate mortgages and more!

Complete Suite of

Mortgage Programs

Free Online Application



DEPOSIT CHECKS. WHENEVER, WHEREVER.

LEARN HOW WE CAN IMPROVE YOUR FINANCES BY

VISITING OUR WEBSITE FOR MORE INFORMATION!

DOWNLOAD OUR APP ON YOUR ANDROID OR IPHONE!

VISIT: https://www.ccutx.org

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.

Home Equity 2.25% APR\*



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