



CAPITOL
CREDIT UNION

BANK · BORROW · INVEST · ACCESS · SECURITY

IN THIS ISSUE: IN THIS ISSUE: NEW LOCATIONS | CHECKING ACCOUNTS | ACCOUNT AGGREGATION | REFINANCING

DOLLARS & SENSE

Capitol Credit Union • P.O. Box 81647 Austin, TX 78708 • (512) 477-9465 • www.ccutx.org



YOU asked,
WE listened.

We've added THREE new drive through depository ATM's for your convenience!

Deposit your checks and cash directly into your CCU account at any of these new drive through ATM locations. It's like having your own private teller 24/7, 365 days a year!

I-35 North & Parmer
13000 IH35 Service Rd.
Austin, TX

SouthPark Meadows (South)
129 W Slaughter Lane
Austin, TX 78748

Walmart on 685
1548 FM 685
Pflugerville, TX

MESSAGE FROM THE CEO



Boy, that was fast..... 2023 has come and gone, and 2024 is here! I guess it is true when they say that as you get older time goes quicker. The financial challenges of 2023 were not for the faint of heart. Let's hope interest rates peaked last year and start coming down this new year providing us some relief. The economy seems to have weathered last year's rate increase storm but not without causing damage to a consumer's ability to afford everyday items. Last year was messy, but I can report in spite of the challenging economic environment, Capitol Credit Union was able to stay the course and provide our members with great financial value and services.

To combat the interest challenges, we launched our 5% 10-month* CD special. In addition, we increased our Kasasa Checking Account rate to pay our members 6% up to the first \$15,000 balance in their account and complimented this by paying our members 4% on their Kasasa Savings Account up to the first \$100,000 on deposit. We incorporated a "free" credit monitoring and credit score reporting solution that automatically provides you with your most updated credit score as soon as you log into our top-rated mobile app. Last year we also added a Buy Now, Pay Later option on your debit card that allows you to easily pay for those higher, unexpected expenses, giving you the option to pay for the expense in 6, 9, 12 or 18 months. It is as easy as clicking "yes" on the expense you want to set up as payments and it is done, right there in a matter of seconds. How is that for convenience?

Most recently, we have made it easier for you to do your teller transactions at our new depository drive-up ATMs that are located around the Austin area. We started with the Ben White branch allowing for cash & check deposits on the ATM, we added a new depository ATM in front of the Café in the Texas State Mall at the Barbra Jordan Building, and now there are 3 more new drive-up depository ATM locations in Pflugerville south at the South Park Meadows and off of I-35 and Parmer near Walmart, to handle your teller transactions 7 days a week, 24 hours a day.

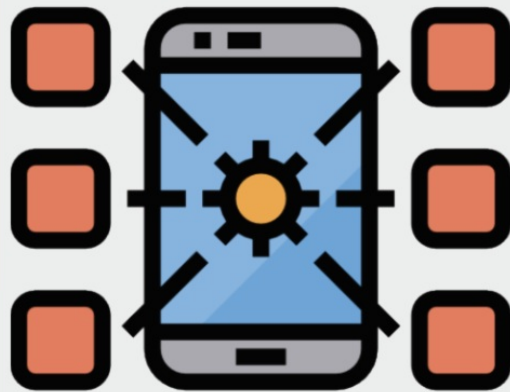
We continue our effort to provide you with great financial value, convenience, and enhance your banking experience, so you'll want to tell others about Texas' best credit union, Capitol Credit Union.



CAPITOL
CREDIT UNION

Invite your friends, family, neighbors, and co-workers to join too so they don't miss out on financial freedom with CCU. And don't forget to tell them that... **"The Best Is Yet To Come!"**

2024 QUARTER 1 NEWSLETTER



Make banking hassle free with our account aggregation:

Connect and consolidate all your accounts effortlessly within our app, offering a comprehensive view of your financial landscape.

Download Today!



Best Checking Account Line up in Texas!

KASASA CASH BACK CHECKING

Free checking that pays you back

3.00%*

on all debit card purchases.
Earn up to \$108 per year,
\$9 per month

FREEDOM CHECKING

No NSF and Overdraft Fees.*



SCAN ME

KASASA CASH CHECKING

Free checking that pays
high dividends

6.00%^{APY*}

on balances up to \$15,000



Congratulations to our 2023 Scholarship winner Blythe Rhodes!

Purchased an automobile within the last 6 months?

Contact one of our loan officers today at (512) 477-9465 to see if we can beat your current car loan rate, and lower your monthly payments.



Refinance your auto loan and save.

5.99% APR*

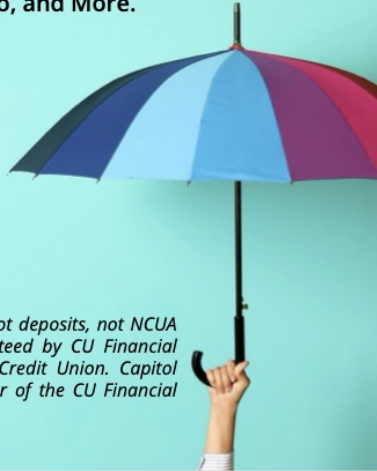
60 days until first payment

CCU has you covered for all of life's new adventures.

Members have access to insurance benefits for Home, Life, Auto, and More.



SCAN ME



Insurance products are not deposits, not NCUA insured, and not guaranteed by CU Financial Group, LLC dba Capitol Credit Union. Capitol Credit Union is a member of the CU Financial Group network.

HOME EQUITY LOANS

Tap into the value of your home and make your dreams a reality



5.99% APR*



SCAN ME

Giving Back with Brown Santa

This Christmas we raised over \$2K and our team purchased toys for the Travis County Brown Santa.



Annual Membership Meeting 4/17/2024

SAVE
the
DATE

BETTER RATES. BETTER BANKING.

2.00% APY*

MONEY MARKET ACCOUNT on balances over \$250,000

*Terms and conditions may apply. Please see an associate for a full copy of disclosures, or give us a call at 512-477-9465.

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: Nancy Hrin

TREASURER: Bekki Lammert

DIRECTORS: Wayne Hamilton, Karim Hirani, Colin Parrish, Mike Warner, Kelly Evans, Gregory White, Diana Maldonado

LOCATIONS

SOUTH AUSTIN
133 E. Benwhite
Blvd.

**NORTH AUSTIN
(DOMAIN)**
11920 Alterra
Parkway

DOWNTOWN
1718 Lavaca Street

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



Refinance:

Capitol Credit Union membership required. All loans are subject to credit approval. 5.99% APR (Annual Percentage Rate) and is based on overall creditworthiness. Actual rate may vary based on CCU's underwriting guidelines and selected term. Deferring payment 60 days increases the amount of interest you pay on the loan. New or refinanced Auto loans only, existing Capitol Credit Union loans are not eligible. Collateral subject to approval. *APR is Annual Percentage Rate based on creditworthiness. The home equity line of credit APR is variable and is based on the highest Prime Rate published each month-end in The Wall Street Journal Money Rates Table (the "Index"), +/- a margin based on creditworthiness. The maximum APR is 18.00%. If necessary, additional fees may be required for title search, appraisal fee, lien recording fee and/or title company closing costs and document preparation fees.

Kasasa Saver:

*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-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our credit union as ATM transactions, non-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 \$100,000.00 receive APY of 0.50%; and balances over \$100,000.00 earn 0.1998% interest rate on the portion of balance over \$10,000.00, resulting in a range from 1.25% to 4.00% APY depending on the account's balance. Kasasa Cash Back: 4.00% 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. We 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. APYs accurate as of 07/01/2023. 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 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.

Kasasa Checking:

*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-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our credit union as ATM transactions, non-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 account qualifications are met during a Monthly Qualification Cycle, (1) balances up to \$15,000.00 receive APY of 6.00%; and balances over \$15,000.00 earn 0.1998% interest rate on the portion of balance over \$15,000.00, resulting in a range from 0.96% to 6.00% APY depending on the account's balance and (2) you will 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. We 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. When Kasasa Cash qualifications are not met, all balances in the account earn 0.05% APY and ATM withdrawal fees are not refunded. Dividends and ATM withdrawal fee reimbursements will be credited to your Kasasa Cash account on the last day of the current statement cycle. APY = Annual Percentage Yield. APYs accurate as of 07/01/2023. 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 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. There are no recurring monthly service charges or fees to open or close this account. This account is intended to be the accountholder's primary share draft account in which payroll transactions and day-to-day spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting and entertainment transactions are posted and settled. Commensurate with the spending activities identified above, we expect the account's debit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range. Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period particularly near the end of a Monthly Qualification Cycle are not considered normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions and will not count toward earning the account's rewards. Contact one of our credit union service representatives for additional information, details, restrictions, processing limitations and enrollment instructions. Federally insured by NCUA. Kasasa and Kasasa Cash are trademarks of Kasasa, Ltd., registered in the U.S.A.

Kasasa Cash Back:

*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-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our credit union as ATM transactions, non-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 Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive (1) 3.00% 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. A maximum of \$9.00 cash back may be earned per Monthly Qualification Cycle. 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. We reimburse ATM withdrawal fees based on estimates when the

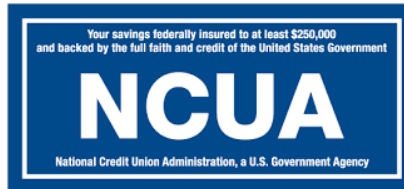
withdrawal information we receive does not identify the ATM fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. When Kasasa Cash Back qualifications are not met, no cash back payments are made and ATM fees are not refunded. Cash back payments and ATM fee reimbursements will be credited to your Kasasa Cash Back account on the last day of current statement cycle. Rates and rewards are variable and may change after account is opened. Additional Information: Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. \$25 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. There are no recurring monthly service charges or fees to open or close this account. This account is intended to be the accountholder's primary share draft account in which payroll transactions and day-to-day spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting and entertainment transactions are posted and settled. Commensurate with the spending activities identified above, we expect the account's debit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range. Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period particularly near the end of a Monthly Qualification Cycle are not considered normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions and will not count toward earning the account's rewards. Contact one of our credit union service representatives for additional information, details, restrictions, processing limitations and enrollment instructions. Federally insured by NCUA]. Kasasa and Kasasa Cash Back are trademarks of Kasasa, Ltd., registered in the U.S.A.



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