

# CAPTIONS

QUARTERLY NEWSLETTER

4<sup>QTR</sup> 2017

CAPSTONE FEDERAL CREDIT UNION QUARTERLY MEMBERSHIP NEWSLETTER & GUIDE TO FINANCIAL SERVICES

## Make Your IRA Required Minimum Distributions by December 31

We wanted to remind you to make your IRA Required Minimum Distributions by December 31, 2017, for this tax year. If you need assistance in calculating your RMD, please call our office during business hours. We're happy to help you!



## COMING SOON!!! New Mobile Banking App: Mobiliti

As part of our ongoing commitment to leveraging financial technology to make banking more convenient for you, we are bringing you a new mobile banking app, Mobiliti. With Mobiliti, you get mobile banking, Credit Sense, Card Valet (Debit and Credit Card management), and Person2Person payments. Soon, you'll be able to download Mobiliti to your smartphone.

Stay tuned for more information, coming soon!



## Christmas Club Checks are Coming November 1



Christmas Club Checks are coming out November 1! Call us today to let us know if you want your check deposited to your Capstone FCU account for added convenience!

## Chili Cook-Off Challenge Update

The 5th Annual Credit Union Chili Cook-off Challenge took place August 5 in Del Mar. Although we did not win the 5th Annual XDI Chili Challenge, Capstone FCU had a great time cooking for our charity of choice, Stand Up for Kids O.C. We will return next year with the intent to win!



## CANDICE'S CORNER: NOTES FROM THE PRESIDENT

We hope your fall is off to a great start!

We're beginning the autumn with more technology updates! Soon, you'll be able to access your accounts via the Mobiliti app. Stay tuned, and let us know what you think of it once you check it out. If you have any questions about using it for mobile banking and other services, let us know! Our additional technology services include E-Branch for 24/7 online banking; ATM banking; bill pay; direct deposit; and 30,000+ locations where you can make deposits.

In loan news, we're still running our special VISA credit card offer, with a 0% APR for twelve billing cycles, as well as low home and auto loan rates, HELOCs, and 2nd trust deed loans. Come to us first anytime you need a loan!

Our financial advisor is always available for financial planning assistance, so please don't hesitate to reach out if you need help.

My door is always open for members, so please come say hi, call me, or email me anytime.

You, our members, create Capstone's strong foundation, and we're always looking for new ways to help make managing your finances easier and more streamlined. Capstone is truly "built from a strong foundation," and we thank you for your loyalty.



~Candice Landeros, President



10/17/17 12:40 PM

## Begin Fall with a New Car!



Our low auto loan rates continue, with rates as low as 2.00%\* on a 36-, 48-, or 60-month loan; 2.80% for a 72-month loan on a new or used car; and 2.99% for an 84-month higher balance loan.

We're driven to give you the best possible auto financing by matching any dealer offers\*\* for new and used auto loans on vehicles 2008 and newer.

We'd also love to help you refinance your vehicle, do a title loan, or buy out your lease. Take advantage this fall!

Need help searching for your new or used car? We've partnered with Autoland to make your next car purchase and trade-in hassle-free. Try [www.autoland.com](http://www.autoland.com) to search for your car today.

Our rates and member service surpass the dealer's, so hop in the fast lane and come see us; call us at 800-854-7125; or visit us at [www.capstonefcu.coop](http://www.capstonefcu.coop) to learn more.

\*APR = Annual Percentage Rate. 2.00% is the best possible rate for 36 months of financing. Your rate will be determined by your credit worthiness and credit qualifications. Rates are subject to change without prior notice. Monthly repayment rate at 2% is \$28.68 per \$1,000 for a 36-month term; at 2.25% is \$21.84 per \$1,000 for a 48-month term; and at 2.50% is \$17.78 per \$1,000 for a 60-month term. Monthly repayment rate at 2.80% is \$15.13 per \$1,000 for a 72-month term; minimum loan amount is \$20,000.00. Monthly repayment rate at 2.99% is \$13.23 per \$1,000 for an 84-month term; minimum loan amount is \$25,000.00.

\*\*Capstone Federal Credit Union has a floor of 1.99% APR on matching of any dealer financing offers on new and used vehicles purchased. Proof of dealer rate must be provided. Offer excludes refinancing of existing CFCU auto loans. No other discounts apply.

All loans are subject to credit approval. Rates are determined by credit qualifications, loan amount, and collateral. This offer cannot be combined with any other rate discounts; existing auto loans with Capstone are not eligible. Rates are subject to change. Used car interest rate is for purchase or refinance. All other promotion items apply. Some restrictions apply; contact Capstone FCU for details.

## Same-Day ACH Payments: What You Need to Know

As the pace of our financial lives continues to increase, customers expect to be able to make payments efficiently and track their account balances in real time. The financial services industry has been modernizing its systems to keep up, and now, many merchants and billing companies allow customers to make same-day electronic payments to pay bills or transfer funds (referred to as a same-day payment).

For example, if you have a bill due on the fifteenth of the month, the billing company might allow you to call or use its website the morning of the fifteenth to make an on-time payment and also have the funds debited from your account on the fifteenth. While your account balance won't reflect these types of payments as quickly as your debit card and ATM transactions, you'll have access to more accurate information about your account balance more frequently throughout the business day.

If you have pre-authorized an electronic payment, like a recurring mortgage or insurance payment, there probably won't be a change to the time when those payments are posted to the account. Your financial institution will receive and post those payments as usual (as designated by the transaction effective date).

Make sure you always have sufficient funds in your account to cover every payment you make, authorize, or initiate, and frequently review your account statements and transactions. Hopefully, same-day payments will make that even simpler!

## New Changes to Credit Cards and Debit Cards

We just signed contracts to change the Credit Card and Debit Cards we offer, and a new issuance will come with the changes. We'll be going through a Credit and Debit Card conversion in the first quarter of 2018; please stay tuned and let us know if you have any questions!

## MARK YOUR CALENDAR

**Our offices will be closed:**

Monday, October 9, 2017 - Columbus Day

Thursday, November 23, 2017 - Thanksgiving Day • Friday, November 24, 2017 - Day After Thanksgiving

Friday, December 22, 2017 - Close at 1:00pm - Christmas Eve Observed • Monday, December 25, 2017 - Christmas Day

Friday, December 29, 2017 - Close at 1:00pm—New Year's Eve Observed

Monday, January 1, 2018 - New Year's Day

### LOCATION

Three Polaris Way, Suite 31B  
Aliso Viejo, CA 92656

### WEB ADDRESS

[www.capstonefcu.coop](http://www.capstonefcu.coop)

### PHONE NUMBERS

Local: (949) 716-5746

Toll-Free: (800) 854-7125

Fax: (949) 716-5756

### LOAN CENTER

(800) 854-7125, option 2

### MORTGAGE CENTER

(800) 854-7125, option 7

### THE CO-OP

(888) SITECOOP

(888) 748-3266

### THE CO-OP WEBSITE

[www.co-opnetwork.org](http://www.co-opnetwork.org)

### OFFICE HOURS

M, T, Th, F 8 a.m. - 4 p.m.

W 9 a.m. - 4 p.m.

For Current Rates, visit us online at: [www.capstonefcu.coop](http://www.capstonefcu.coop)



To report a lost or stolen Visa credit card, call: (800) 543-5073

To report a lost or stolen MasterMoney Debit Card, call: (800) 453-4270

In the event of a disaster, call (800) 854-7125 for information regarding your CFCU account



*Built from a strong foundation  
Serving Our Members Since 1953*