

Membership Guide



*A growing community.
Built from a strong foundation*

OUR MISSION

Capstone Federal Credit Union is a federally insured, member-owned financial cooperative. Our purpose is to serve our members by providing convenient and equitable access to savings, loans, and other services in a competitive manner.

The Capstone Difference

Our members are the bedrock of our credit union. Member-owned and not-for-profit, we're a financial cooperative that puts our members' needs first. Our core responsibility is to help our members build financial strength and independence.

At Capstone Federal Credit Union, you'll always be treated with the respect you deserve and can rely on the rock-solid service you'll receive from our highly trained staff.

Membership

From the moment you join Capstone Federal Credit Union, you'll receive personalized attention. Formed in 1953 as Fluor Federal Credit Union to serve the employees of that company, we expanded to a community charter in 2023. We're dedicated to our community and our members. People who live, work, worship, and attend school in Orange County within our 51 census tracts are eligible for membership in Capstone Federal Credit Union. For additional information regarding membership, please contact a credit union representative at (800) 854-7125 or visit our website at www.capstonefcu.coop. Click on the Community Membership tab for a qualification link to see if you are eligible.

To join CFCU, please mail the **Membership & Account Application** available at www.capstonefcu.coop under **Membership**, with your original signature, a copy of photo identification, and a check payable to Capstone FCU for \$30.00 (\$25.00 minimum deposit and \$5.00 one-time membership fee) to Capstone Federal Credit Union, 3 Polaris Way 31B, Aliso Viejo, CA 92656.

IMPORTANT ACCOUNT OPENING INFORMATION:

Federal law requires us to obtain sufficient information to verify your identity. All applicants (primary & joint) must submit a photocopy of a current and valid state or U.S. Government-issued photo identification card. The credit union must maintain the records used to verify each person's identity. Our privacy policy and federal law protects the information you provide.

SAVINGS

At Capstone Federal Credit Union, we're committed to our members' individual needs. Our product offerings are designed to provide superior service to our members. We're confident you'll find support for all your financial needs at Capstone Federal Credit Union.

Regular Shares

Make an initial deposit of \$30 (includes a one-time membership fee of \$5) or more and start enjoying Capstone Federal Credit Union's superior products and services!

Share Draft (Checking Account)

The Capstone Federal Credit Union Checking Account offers you the utmost in top-quality benefits, no-surcharge ATMs (within the CO-OP network), mobile deposit capture, and online banking with Bill Pay services.

Other Savings Accounts

- Christmas Club Accounts
- Certificates of Deposit
- Kids/Teen Savings Accounts
- Money Market Accounts
- Retirement Accounts



For additional information on our savings accounts, visit our website at www.capstonefcu.coop.

LOANS

At Capstone Federal Credit Union, we design our loan products to offer our members a range of options. We are committed to providing a unique, hassle-free financial experience by offering secure online loan applications available 24 hours a day, 7 days a week on our website at www.capstonefcu.coop.

Auto

Capstone Federal Credit Union offers innovative loans for 100% financing on new autos and up to 100% financing of Retail Blue Book value for up to 7 years for used autos. Lower your monthly auto payments by refinancing an existing auto loan or lease from another financial institution with Capstone Federal Credit Union.



VISA

We are offering a 0% Introductory APR* for twelve billing cycles on our Capstone VISA card. Our card has low non-variable rates, no or low annual fees**, and a 25-day grace period on purchases, plus credit limits from \$500.00 to \$15,000.00, depending on your personal credit situation. Plus, you can access your VISA account online, make balance transfers to your Capstone VISA card, and pay off bills now. Apply now at www.capstonefcu.coop.

*Annual Percentage Rate=APR. Your rate will be determined by your creditworthiness and credit qualifications. Not all members will qualify for the VISA 0.00% introductory rate. You may qualify for a Secured VISA; ask us for details. Balance transfer and cash advance fees of 1% or max \$10.00 apply. Introductory rates range from 0.00%-8.99%; after that, your APR will be 8.80%-15.80%, based on credit worthiness.

**Cards with interest rates 13.80% and above have an annual fee of \$20.00.

Other Loan Products

- 1st Trust Deed Mortgage Loans
- Home Equity Lines of Credit
- Share Secured Loans
- Signature Loans
- Motorcycle Loans
- Boat Loans
- RV Loans



For additional information on our loan products, visit our website at www.capstonefcu.coop.

Investments

Building a solid foundation for your financial future begins today. Capstone Federal Credit Union investment products have been designed to meet our members' financial investment needs and build a brighter financial future.

Money Market Account

Achieve your financial objectives with an insured account that adds liquidity to your portfolio of investments. Benefit from a competitive tiered dividend rate that is compounded daily and paid monthly with a required starting minimum deposit of \$2,000.

Share Certificate

Make our high-yielding Share Certificate the apex of your portfolio. Earn top-of-the-market yields, as we pay some of the highest certificate rates available. Choose from a variety of flexible terms that meet your investment objectives.

Other Investment Products

- IRA Share
- IRA Term Certificates
- Roth Share Accounts
- Roth Term Certificates



For additional information on our investment accounts, visit our website at www.capstonefcu.coop.

CONVENIENT BANKING SERVICES

At Capstone Federal Credit Union, we strive to provide cutting-edge products and services to our members. One way we accomplish this is by providing easy access to financial management tools.

E-Branch Services

Our Internet banking system, E-Branch, allows you to:

- View transactions
- Obtain current loan information
- Transfer funds between accounts
- Make loan payments safely and securely 24/7



Capstone FCU Debit Card

The Capstone Federal Credit Union's shared draft checking account Debit Card can be used at any ATM or retail location displaying the MasterCard symbol. You can monitor daily transactions through E-Branch Services.

Online Bill Pay

Capstone Federal Credit Union's Online Bill Pay, linked to your share draft checking, is a quick, convenient way to pay bills safely and securely from your personal computer. Convenient one-click login access through E-Branch Services.

Shared Branching Services

Personalized service is a major benefit of banking at Capstone Federal Credit Union, and you don't have to sacrifice convenience to get it. Take advantage of Capstone Federal Credit Union's shared branching services through CO-OP Shared Branch, and you can access your account at any of the 5,100 credit union branches nationwide, often just as if you were visiting one of our own. Visit www.co-opsharedbranch.org or download the Shared branch Locator app for iPhone or Android to find branches nearest you.



Mobile Check Deposit

Save a trip to the Branch or ATM; we offer Mobile Check Deposit services for your share draft checking account. Download our free TouchBanking app at the Apple Store or Google Play. Our TouchBanking app is free, but standard rates and fees may apply from your wireless carrier.

Credit Sense Credit Score Services

Credit Sense, powered by SavvyMoney, enables our members to:

- Conveniently access, check and monitor your credit score
- Receive email notifications or monitoring alerts regarding changes or updates to your credit score
- Receive tips for improving your score and ultimately saving money, through the security of the E-Branch online banking system.

Other Convenience Services

- Direct Deposit
- Overdraft Protection
- Notary Services
- Movie Theater Tickets
- Payroll Deduction
- Computerized Bluebook Services
- Postage stamps
- See's Candies Gift Cards



For additional information on our convenience services, visit our website at www.capstonefcu.coop.

EXTRAS

At Capstone Federal Credit Union, our dedication to our members' convenience includes member access to additional online services at www.capstonefcu.coop that can save you time ordering checks, purchasing a car, and estate planning.

Checks Online

You can reorder your checks in as little time as it takes to write one. Our online service for reordering checks is available 24 hours a day, 7 days a week. You can preview other available check designs or reorder your current design. It's simple, fast and convenient!

Auto Resource Center

Capstone Federal Credit Union members get the solid service they've come to expect and deserve, at no charge, with the Autoland Car Buying service.



Certified Financial Planning

Our representative Michael Busico from 1st Financial Planning Group, Inc. has over 23 years of experience specializing in investment, retirement, and estate planning. Michael graduated with a Bachelor's Degree from the University of California Los Angeles and obtained his certified financial planning designation from the University of Southern California. Keeping your needs in mind, he will create a customized plan that will help you achieve your financial goals.

Michael can answer questions including:

- Need a Living Trust and don't know where to start?
- Thinking about retirement?
- When retiring, what should I do with my 401(K)?
- Worried about stock market losses?
- Need to review your life insurance?
- Looking for long term care insurance?



Call Michael for a complimentary consultation at **888-51-FIRST (888-513-4778)**. He is available to meet with you at the Capstone Federal Credit Union office.

CA Insurance License #0594403 Sales of Investment Products offered through Michael Busico, of 1ST Financial Planning Group, INC and brokerage services provided through Gradient Advisors, LLC are: NOT federally insured NOT obligations of Capstone Federal Credit Union NOT guaranteed by Capstone Federal Credit Union *May involve investment risk.



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LOCATION

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

PHONE NUMBERS

Local: (949) 716-5746
Text: (949) 716-5746
Toll-Free: (800) 854-7125
Fax: (949) 716-5756

OFFICE HOURS

M, T, Th, F 8 a.m. - 4 p.m.
W 9 a.m. - 4 p.m.

WEB ADDRESS

www.capstonefcu.coop

THE CO-OP

(888) SITECOOP
(888) 748-3266

THE CO-OP WEBSITE

www.co-opnetwork.org

24/7

DEBIT CARD CENTER

(800) 854-7125, option 2

24/7 VISA

CREDIT CARD CENTER

(855) 519-9553

LOAN CENTER

(800) 854-7125, option 4

MORTGAGE CENTER

(800) 854-7125, option 7

For CURRENT RATES

visit us online at:

www.capstonefcu.coop

In the event of a disaster, call
(800) 854-7125 for information
regarding your Capstone
Federal Credit Union account