

CAPTIONS

QUARTERLY NEWSLETTER

4^{QTR} 2024

A growing community
Built from a strong foundation

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

Candice's Corner: Notes from the President



As we roll into fall, we've got financing options for you! Signature Loans can cover financial needs; great mortgage and HELOC rates can help you buy or remodel a home; and RV and boat loans are available if you decide to hit the road during these months of beautiful weather. Contact our loan expert Arilda at 949-716-5746, option 2. If you're booking a trip or shopping early for the holidays, use your **CFCU VISA** card and earn **uChoose Rewards** points.

Our financial advisor is available for financial planning and estate planning this fall, so come sit down and chat about how you can reach your goals. Also, we're always here for you through any financial challenges you may experience.

As we celebrate the launch of our new online platform and our expanded community charter, we are grateful for our loyal members. Thanks to you, Capstone FCU is "**built from a strong foundation.**" We appreciate your business and your loyalty. Have a wonderful fall season.

~Candice Landeros, President

All About Our NEW Online Banking Platform

Our new online banking platform went live in July, and we hope you're enjoying it! Thank you so much for your patience during the upgrade.



If you haven't accessed the new platform yet, remember to update to new login credentials.

Read on for more details about how you can maximize efficiency with online banking.

Download the new CapstoneFCU app



To download the new Capstone FCU app, visit the Apple App Store on your **iPhone** or **iPad** and search for "capstonefcu", then download the app. On **Google Play**, download the **capstonefcu** app. Once you download our new app, you can remove the old **Touch Banking** app from your device.

Make Payments Online

Payments can now be made to your Capstone FCU loans by using a debit card or another financial institution account number. Click the "Make My Loan Payment" button on the main page of our website, no need to log into your account.



Open and Renew CDs Online

Choose from our certificate options featuring terms from 90 days to 5 years. You can open and renew CDs online now while logged in to Online Banking.



Remote Deposit capture

Remote Deposit Capture can now be used for payments and other deposits, in addition to checking. Access Remote Deposit Capture in the CapstoneFCU app.



Remember to take your IRA RMD



It's **IRA RMD** time once again! The deadline to withdraw your Required Minimum Distribution from your IRA is 12/31/23.

How to access Visa

Access to your Capstone Visa card has never been easier! While logged in Online Banking, you can view recent and pending transactions, make a payment to your Visa card, view and redeem uChoose Rewards points, and much more! Click on "Options" to access Account Management for all the available features.

First Time Login Details:

1. Navigate to our homepage and click Online Banking
2. Click the First Time User? Link
3. Enter the necessary information (Account & SSN)
4. Select the preferred delivery method for your activation code (either email or text message)
5. Enter the code within 24 hours to proceed with your new online banking setup

Password Requirement: A strong password is typically least six characters with a combination of upper-case and lower-case letters, numbers and special characters.



Christmas Club Deposits

Christmas Club funds are scheduled to be deposited into your Capstone FCU checking account or savings account on November 1st. Not saving yet for Christmas? It's always a good time to set up a new Christmas Club account and start saving for next year's holiday season, open a Christmas Club account today in Online Banking.



Thanks for a Great Annual Meeting!



Our annual meeting was a blast! We celebrated the year's good news including our president Candice Landeros' 25 years of service and re-elected our Board of Directors. Board Members Tim Albright and Mario Medina held on to their seats.

MARK YOUR CALENDAR

Our offices will be closed:

Monday, October 14, 2024 - Columbus Day

Monday, November 11, 2024 - Veterans Day

Thursday, November 28, 2024 - Thanksgiving Day

Friday, November 29, 2024 - Day after Thanksgiving Observed

Tuesday, December 24, 2024 - Closed at 12:30pm, Christmas Eve

Wednesday, December 25, 2024 - Christmas Day

Tuesday, December 31, 2024 - Closed at 12:30pm, New Year's Eve

Wednesday, January 1, 2025 - New Year's Day



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



*A growing community
Built from a strong foundation*