

CAPTIONS

QUARTERLY NEWSLETTER

3^{QTR} 2025

*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



Celebrate the energy of summer by taking advantage of some of our great financing. Open a **Visa** with **0.00%** for 12-billing cycles, if you qualify. Transfer funds from one account to the other, using an **account to account (A2A) transfer**. Or access your funds early by taking advantage of **ACH Advance Pay**.

During the warm, sunny days of summer, we have your summer financing covered: RV and boat loans, plus great mortgage and HELOC rates. We also offer Signature Loans to cover your financial needs; contact our loan expert **Arilda at 949-716-5746, option 2**. Plus, book spontaneous summer trips with your CFCU VISA card to earn **uChoose Rewards points**.

Our financial advisor is available for financial planning and estate planning this summer, which is sometimes the best time to sit down and think about your goals and how to reach them. We're also here for you through any financial challenges you may experience.

We welcome you to contact us anytime, by text, phone, email, or in person. My door is always open to members!

Please continue to encourage your friends, family, neighbors, and colleagues to join our expanded community charter. We would love to have the folks you know as part of our loyal membership. We are so grateful to you! Thanks to you, Capstone FCU is ***"a growing community, built from a strong foundation."*** We appreciate your business and your loyalty. Have a wonderful summer.

Warmly,

~Candice Landeros, President

Annual Meeting Recap

Our 72nd annual CFCU members' meeting took place May 15th. We celebrated the year's good news and shared our plans for the future. Sherry Fordham was re-elected to the Board of Supervisors, and we welcomed our newest credit union Supervisory Committee Volunteers, Kathy Crilly and Victoria Oyanna. Linda Kennedy is now the Supervisory Committee chair. Congratulations, and thank you for serving!

Interested in serving in a volunteer position on our Board of Directors or Supervisory Committee? We would love to have you join us!

Our Board of Directors ensures that credit union policies and operations are followed. Board members oversee operations and make decisions in the best interest of both the credit union and the membership. The time commitment is about 2-3 hours per month.

Our Supervisory Committee promotes the financial well-being of the credit union through the prompt preparation of accounting records and reports. The committee ensures the effectiveness of internal checks and balances, the adherence to established policies and the general safety of all credit union operations. The time commitment is about 1-2 hours per month.

Please join us! For more details or to volunteer, visit our website at **www.capstonefcu.coop** and click the **About Us** tab, then click on **Volunteer**.



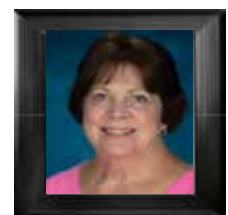
Sherry Fordham
Vice Chairman



Linda Kennedy
Supervisory Chairman



Victoria Oyanna
Supervisory Member



Kathy Crilly
Supervisory Member

Change-in-Terms Notice

Expedited Funds Availability Policy

On **July 1, 2025**, we are increasing the amount of funds that will be available when a check deposit is placed on hold. Below are the changes to your

Agreements and Disclosures – Funds Availability Policy Disclosure

- Other Check Deposits: The first \$275 (previously \$225) of other checks deposited will be available on the first business day after the day we receive the deposit.
- Longer Delays May Apply: If you deposit checks totaling more than \$6,725 (previously \$5,525) on any one day, you may experience a delay.
- Special Rules for New Accounts: The first \$6,725 (previously \$5,525) of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day we receive the deposit. The excess over \$6,725 (previously \$5,525) will be available on the seventh business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person with one of our employees, the first \$6,725 (previously \$5,525) will not be available until the second business day after the day of your deposit.

For additional information regarding the Funds Availability Policy Disclosure, you can request a copy to be mailed to you by calling us at 949-716-5746.

Summer Travel Reminders!

Summer travel is in full swing! If you plan to travel this summer, please let us know! That way, we can update your card notes to ensure your card doesn't get declined. Please also make sure we have updated contact information for you, so we can reach out to verify activity, if needed. Going overseas? Purchase foreign currency on our website and have shipped directly to you!



Low-Rate Signature Loans

Planning your summer vacation? Doing some summertime home repairs or a garden overhaul? We offer low-rate Signature Loans to cover purchases and other financial needs. Go on vacation, secure your finances, and consolidate your debt. Our low rates start at **8.00% APY, with a 60-month term available for loans over \$10K***. You'll gain financial stability from a fixed interest rate for up to 48 months on a minimum loan amount of \$500 (maximum of \$15,000). Apply today at www.capstonefcu.coop

*All loans are subject to credit approval. Approval is good for 30 days. Rates are determined by credit qualifications, loan amount, and collateral. This offer cannot be combined with any other rate discounts. Rates subject to change. Some restrictions apply; contact Capstone FCU for details.

MARK YOUR CALENDAR

Our offices will be closed:

Friday, July 4, 2025 - Independence Day Holiday

Monday, September 1, 2025 - Labor 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/ATM SHARED BRANCH LOCATOR

(888) SITECOOP
(888) 748-3266
<https://co-opcreditunions.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



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