COMMUNITY MEMBERSHIP

From the moment you join Capstone Federal Credit Union, you'll receive personalized attention. At Capstone FCU, 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. It's important to us that our community understands and appreciates the unique role that member-owned financial cooperatives can play in their lives.

Our members are the bedrock of our credit union. Member-owned and not-for-profit, we're a financial co-operative that puts our members' needs first. Our core responsibility is to build our members' financial strength and independence. We offer numerous financial projects to do just that: checking and savings accounts, credit cards, great loan rates, and online banking services.

Build your financial future on a strong foundation - Capstone Federal Credit Union.

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 schools in Orange County, within our 51 Census tracts, are eligible for membership in Capstone FCU. Immediate family members of existing Capstone FCU members are also eligible for membership. Verify you're here, eligibility.

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 protect the information you provide. For more information on the U.S. Patriot Act, click here.

To complete your membership application process, please join here.

For additional information regarding membership, please contact a credit union representative at (800) 854-7125 or contact us via our website at www.capstonefcu.coop.

Need more information, click here for Frequently Asked Questions.

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