

# CAPTIONS

QUARTERLY NEWSLETTER

1 QTR 2026

*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



Happy New Year! We hope you'll celebrate 2026 by taking advantage of all our fantastic financing options! Consolidate your 2026 spending by opening a **Visa with 0.00%** for 12-billing cycles, if you qualify. Move funds from one account to the other using an **account to account (A2A) transfer**. Take advantage of **On Demand ACH Advance Deposit** for our members as a convenient way to access your funds early.

Save for next year's holiday shopping with a **Christmas Club account**. There's no minimum balance required to get started, and you can save small amounts of money throughout the year, earn competitive dividend rates, and have a tidy sum for holiday shopping by December 2026.

If you need a loan, we offer low rates on Signature loans, mortgage loans, HELOC loans, auto loans, RV loans, and boat loans. Contact our loan expert **Arilda at 949-716-5746, option 2**.

Our financial advisor is available for financial planning and estate planning, so come sit down and chat about how you can reach your goals.

We hope you'll 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."**

Wishing you a wonderful 2026,  
~Candice Landeros, President

## Low-Rate Signature Loans



Planning a trip this year?



Hoping to complete some home  
repairs or a backyard redesign?

Our low-rate **Signature Loans** can cover purchases and other financial needs. Travel, 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](http://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.

## Tax Forms on the Way: File by April 15

It's time to begin gathering your 2025 financial information for tax filing. If you earned over \$10.00 in dividends from your savings, Money Market, or CD accounts in 2025, your 1099-INT will be mailed by the end of January. You also may need to pull together your 1099R and 1098. The deadline to file your taxes is April 15, 2026.



## Taking a Trip? Keep us Posted!

If you plan to travel this year, please let us know, so we can update your card notes and ensure your card doesn't get declined in a new travel location. 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 it shipped directly to you!



# Annual Meeting May 14

Our annual meeting is coming up on May 14, 2026 at 5:15 pm in Aliso Viejo. We'll celebrate the year's good news and elect our new Board of Directors. Let us know if you're interested in serving in a volunteer position on our Board of Directors or Supervisory Committee.



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.

For more details, go to: [www.capstonefcu.coop/volunteer](http://www.capstonefcu.coop/volunteer)

To submit your interest in volunteering please click on the hyperlink "[click here for the application](#)" and complete the volunteer PDF.

## Reminder: Update your Beneficiaries



Friendly reminder to keep your beneficiaries updated on all your accounts. Also, remember that IRAs need separate updates. Retirement is an ongoing process, with updated decisions and adjustments needed from time to time. Naming beneficiaries is just one part of that process. If you're interested in additional retirement planning support, like calculating how much you'll need in retirement; understanding the different IRA, pension, and investment plans available; understanding Social Security; and setting your goals, reach out to us! We have a great network of professionals to serve you.

## MARK YOUR CALENDAR

Our offices will be closed:

**Monday, January 19, 2026 - Martin Luther King, Jr.'s Birthday**

**Monday, February 16, 2026 - President'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](http://www.capstonefcu.coop)

### THE CO-OP

(888) SITECOOP  
(888) 748-3266

### THE CO-OP WEBSITE

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