

LOCATION

3 Polaris Way, 31B
Aliso Viejo, CA 92656
Local: (949) 716-5746
Text: (949) 716-5746
Toll-Free: (800) 854-7125
Fax: (949) 716-5756

www.capstonefcu.coop

THE CO-OP

(888) SITECOOP
(888) 748-3266

www.co-opnetwork.org

AFTER HOURS DEBIT CARD CALL CENTER

(800) 854-7125, option 2

AFTER HOURS VISA CREDIT CARD CALL 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

MARK YOUR CALENDAR

INDEPENDENCE DAY (OBSERVED)

July 3, 2026 - CLOSED

INDEPENDENCE DAY

July 4, 2026 - CLOSED

LABOR DAY

September 7, 2026 - CLOSED

COLUMBUS DAY

October 12, 2026 - CLOSED

CANDICE'S CORNER: NOTES FROM THE PRESIDENT

Summer is here—and it's the perfect time to refresh, reset, and make the most of what Capstone FCU has to offer!

We're bringing you incredible opportunities to save and grow:

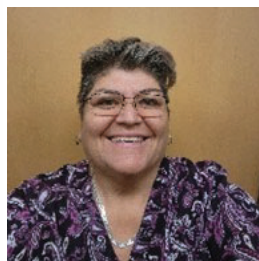
- **0.00% APR Visa** for 12 billing cycles (for qualified members)
- Easy **Account-to-Account (A2A) transfers** to keep your money moving
- Faster access to your paycheck with **On-Demand ACH Advance Deposit**

Looking for your next loan? We've got you covered with competitive rates on Signature loans, mortgages, HELOCs, autos, RVs, and boats—everything you need to move forward with confidence. Connect with our loan expert, **Arilda**, at 949-716-5746, option 2, and get started today.

Planning for the future? Our financial advisor is here to help you build a path forward with financial and estate planning tailored to your goals.

At Capstone, we make banking personal. Reach us anytime—text, call, email, or stop by. **And as always, my door is open to you.**

We're growing—and we'd love your help spreading the word! Invite your friends, family, and colleagues to join our expanding community. Together, we're building something special—a **strong foundation for a thriving future.**



Thank you for being part of the Capstone family—we appreciate you!

Warmly,

Candice Landeros
President

CAPSTONE FCU APP

Download our Capstone FCU app from Google Play or the iOS App Store! Powered by It'sMe247 and activated by CFCU. Capstone FCU app will allow you to manage your money from your mobile device. You can check account balances, view recent transactions, transfer money between accounts, make mobile deposits and pay bills.



Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. NCUA is a U.S. Government Agency.

Capstone Federal Credit Union is an Equal Housing and Equal Opportunity Lender.



facebook.com/capstonefcu/



[@capstonefcu](https://www.instagram.com/capstonefcu)



linkedin.com/company/capstone-federal-credit-union





*A growing community
Built from a strong foundation*

SUMMER ISSUE 2026

Monday - Tuesday, Thursday - Friday

8:00am – 4:00pm

Wednesday

9:00am – 4:00pm

Closed Weekends

LOW-RATE SIGNATURE LOANS

Planning for a 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).

Contact our loan expert **Arilda** at 949-716-5746, option 2, contact us online 24/7 at www.capstonefcu.coop, or call our main number at 800-854-7125 for more details.

*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.

AVOID DORMANT ACCOUNT FEES!

Remember to make regular deposits and maintain your personal information to keep your share account active. We need to hear from our members every two years, or we may charge a \$10 monthly dormant account fee. Also, accounts with no activity for three years are classified by the State of California as "abandoned property," and credit unions are obligated to turn these funds over to the state.

Check the state website for escheated funds at <https://sco.ca.gov/>.

UPDATE YOUR BENEFICIARIES

Remember to keep your beneficiaries updated on all your accounts. As you know, naming beneficiaries is just one part of retirement planning, which is an ongoing process, requiring decisions and adjustments from time to time. 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.

Our Mission:

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

BOARD OF DIRECTORS Sherry Fordham | Mario Medina | Tom Karpinski | David Guzman

SUPERVISORY COMMITTEE Linda Kennedy | Kathy Crilly | Victoria Oyanna