



*A growing community
Built from a strong foundation*

FALL ISSUE 2026

Monday - Tuesday, Thursday - Friday

8:00am – 4:00pm

Wednesday

9:00am – 4:00pm

Closed Weekends

FOR OUR CURRENT RATES

visit us online at:

www.capstonefcu.coop

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

MARK YOUR CALENDAR

LABOR DAY

September 7, 2026 - CLOSED

COLUMBUS DAY

October 12, 2026 - CLOSED

VETERANS DAY

November 11, 2026 - CLOSED

THANKSGIVING DAY

November 26, 2026 - CLOSED

DAY AFTER THANKSGIVING (OBSERVED)

November 27, 2026 - CLOSED

CHRISTMAS EVE

December 24, 2026 - CLOSE AT 1 PM

CHRISTMAS DAY

December 25, 2026 - CLOSED

NEW YEAR'S EVE

December 31, 2026 - CLOSE AT 1 PM

NEW YEAR'S DAY

January 1, 2027 - CLOSED



NEED CASH? CHECK OUT OUR HELOCS

Borrow up to \$399K for any purpose on a Capstone Federal Credit Union Home Equity Line of Credit (HELOC). We provide 80% financing* for terms of 180 months with 5-year draw period or *240 months with a 10-year draw period for loans over \$250,000.00. The minimum loan amount is \$50,000, and the minimum first-time draw is \$5,000.

Apply now, online 24/7 at www.capstonefcu.coop, or call us at 800-854-7125 (option 2) for more information. Our HELOC rates start at Prime Rate, then are discounted based on FICO score ranges. Apply today to qualify for our great rates and discounts. Call us for more information, and ask for the Loan Department.

*4 tiers, based on FICO score; floor set at 3.50%, 5- and 10-year draw periods, based on CU appraisal, amount financed and terms.

REMEMBER TO TAKE YOUR IRA REQUIRED MINIMUM DISTRIBUTION (RMD)

It's IRA RMD time once again! The deadline to withdraw your Required Minimum Distribution from your IRA is 12/31/26.



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



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





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CHRISTMAS CLUB DEPOSITS COMING NOVEMBER 1

Christmas Club funds are scheduled to be deposited into your Capstone FCU checking account or savings account on November 1. We've gone paperless, so funds will simply be deposited; no checks will be mailed. If you don't have a Christmas Club set up yet, open one today in Online Banking and start saving for next year's holiday season!



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/>



ANNUAL PRIVACY NOTICE

Since there are no changes to the credit union's Privacy Policy, we will not be sending out a copy of it, but you can obtain one online at www.capstonefcu.coop. To request a paper copy, please call us at (800) 854-7125.

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