

DOLLARS & SENSE

Capitol Credit Union • P.O. Box 81647 Austin, TX 78708 • (512) 477-9465 • www.ccutx.org



Top-Rated Digital Banking

Makes banking more convenient than ever before

Financial transactions made easier

The upgrade to this new app allows me to conduct business on the go. Easy to navigate. Easy to customize, quick replies from support. All good.

—CCU Member Review

CCU MEMBER FAVORITE FEATURE: MyMoney Tracker

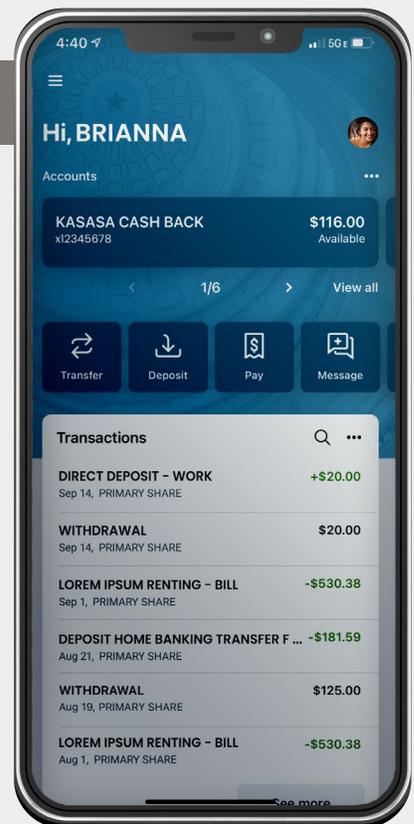
Whether you are a professional at budgeting, or you are brand-new to budgeting, CCU now offers a smarter way to manage your money.

With this new feature, you can consolidate all CCU and non-CCU accounts in one place.

You can also see your spending dashboard at a glance, set spending targets, track cash flow, and create savings goals.



▶ SCAN ME



CAPITOL
CREDIT UNION

SUMMER 2022 NEWSLETTER



Apply for a Loan
in less than 2 minutes
from your online banking!



Buying a new car is often a hassle at the dealership. Which is why our experienced lending team makes obtaining financing for your car hassle-free. Let us take some pressure off you by taking some stress out of purchasing your next car. Apply online.

Rates as low as 2.60% APR



**WE'VE GOT
YOUR
SUMMER FUN
COVERED!**

AS LOW AS
6.50% APY*
UP TO \$5,000

**promotion ends 8/31/2022*

Have you been wanting to upgrade your back patio, install a pool to beat the summer heat, or renovate your kitchen or bathroom? With current home values at all-time historical highs, there has never been a better time to get a home-equity loan or line of credit. Apply now before rates go up! Visit ccutx.org or give us a call today to find out more!

Rates as low as 3.50% APR



Easy and convenient, sign up for mobile deposit and e-statements TODAY!

**All loans subject to credit approval*

CHECKING ACCOUNTS THAT EARN MORE

All of our Kasasa checking accounts benefit from no monthly maintenance fees and have free online and mobile banking access. Stop by a branch near you and open your Kasasa checking account today.



KASASA CASH CHECKING

Free checking that pays high dividends

- Earn up to 2.00% APY on balances up to \$10,000



KASASA CASH BACK CHECKING

Free checking that pays you back

- 3.00% cash back on debit card purchases
 - Earn up to \$90 on cash back per year, \$7.50 per month
 - Cash back earned on up to \$250 on purchases monthly
 - No category restrictions on purchases

“

“I have done business with Capitol Credit Union since 1972 and have enjoyed the many services from rewards checking to taking out loans at competitive rates.

CCU is one of the best credit unions I have ever dealt with!”

—Karen S.,
Member since 1972

”

GET PAID UP TO TWO DAYS EARLY WITH OUR DIRECT DEPOSIT

Become a Member

Invest in Austin. Build your wealth.

JOIN NOW

Founded in 1954, Capitol Credit Union is a top-ranked credit union in Austin. Our institution is Texas-born and member-driven, and we are proud of our history. We take pride in offering quality financial services and products delivered with a personal touch at the best possible rates. We are thankful you are part of our elite group of members who we have the honor of serving.



Congratulations to our 2022 scholarship recipient, **CRYSTY VIRAMONTES!**

Applications for 2023 Scholarships will open in December 2022: Every year, Capitol Credit Union offers scholarships to two high school seniors and one current college student. Recipients of the college scholarship are awarded a one-time award of \$1,000. High school scholarship recipients are awarded \$1,000 each, renewable for up to three additional years based on academic performance and community/school involvement.

Through the scholarship program, Capitol CU has continued to recognize outstanding students for their hard work and achievements. Apply today at <https://www.ccutx.org/why-ccu/ccu-scholarships.html>

WE HAVE GREAT NEWS!



Come Check Out the Next Best Thing to a Drive-Thru at our North Austin Location!

Our walk-up ITM (Interactive Teller) can do everything a drive-up lane can do, you will even be able to speak with our friendly team member who can handle your transaction for you. But, if you want to do your transaction quickly and easily yourself, anytime of the day or week, it can do that too!

Live Teller accessibility is available at the old Burnet location:
11902 Burnet Road | Austin, TX 78758
Monday-Friday, 9:00am - 5:00pm

To access Live Teller assistance, simply tap the screen and then press "Get Help."

DEPOSIT/WITHDRAW CASH | CASH A CHECK | PAY A LOAN | MAKE A TRANSFER

No need to walk a long distance!

Visiting the Domain Branch?

Designated parking is conveniently reserved for our members adjacent to our branch in Domain 11.



Connect With Us!



<https://www.ccutx.org/>

COMPLAINT NOTICE

If you have a problem with the services provided by this credit union, please contact us at: Capitol Credit Union P.O. Box 81647 Austin, Texas 78708. Phone: (512)477-9465 or (800)486-4228. The credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the Texas Credit Union Department at 914 East Anderson Lane, Austin, Texas 78752-1699, Telephone Number: (512) 837-9236, Website: www.cud.texas.gov.

INFORMATION REQUEST NOTICE

In accordance with the rules and regulations of the Texas Credit Union Department, you have the right as a member of Capitol Credit Union, to review the following documents: CCU's balance sheet and income statement, a summary of the most recent annual audit, IRS Form 990, written board policy regarding access to the articles of incorporation, bylaws, rules, guidelines, board policies, and copies thereof. Should you wish to review these documents, please send all requests to: Public Information Officer, Capitol Credit Union, P.O. Box 81647, Austin, Texas 78708.

NOTICE

All interests paid or charged, fee requirements, methods of dividend and interest calculations, and other terms of all agreements or offers are subject to change at Capitol Credit Union's sole discretion. Capitol Credit Union complies with the Fair Credit Reporting Act (FCRA) and may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. Capitol Credit Union may earn a fee on certain products and/or services offered to its members. Dollars & Sense is an official publication of Capitol Credit Union for its sole use of its members.

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LOCATIONS

SOUTH AUSTIN
133 E. Benwhite
Blvd.

**NORTH AUSTIN
(DOMAIN)**
11920 Alterra
Parkway

DOWNTOWN
1718 Lavaca Street

*For updated hours of operation, please visit our website at www.ccutx.org