

DOLLARS & SENSE

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

New Year, Better Rates!

KASASA CASH BACK CHECKING

Free checking that pays you back

3.00%

on all debit card purchases
Earn up to \$108 per year, \$9 per month



FREEDOM CHECKING

No NSF and Overdraft Fees.



KASASA CASH CHECKING

Free checking that pays high dividends

4.00%

APY*

on balances up to \$15,000



SCAN ME

Open your account today, it's as quick and easy as scanning this QR code.

**Terms and conditions may apply. Please see an associate for a full copy of disclosures, visit our website www.ccutx.org, or give us a call at 512-477-9465.*

MESSAGE FROM THE CEO



I guess we can call it a wrap---2022 is in the history books! Economic uncertainty, inflation, recession fears filled the news media monthly. Did you ever think you would be paying over \$7.00 for a dozen eggs. I say it is time to buy some chickens, regardless of what the HOA says. 2022 was filled with mixed messages and overpriced vehicles that were selling like "cheap eggs". Let's hope and pray that we will see some economic stability, control over inflation and rates stabilize from a historic climb in 2023.

With all this chaos taking place, I am happy to report that Capitol Credit Union had a very good financial year and provided some of the best deposit and loan rates in our market. We enhanced our remote deposit program giving you immediate credit for checks you deposit through your phone. We have begun placing Depository ATM units allowing you to deposit checks or cash and cash your checks 24 hours a day, 7 days a week. We have the new ITM and Depository ATMs in the Domain vestibule, Burnet parking lot, Ben White drive thru and a new one being place in the new State building downtown.

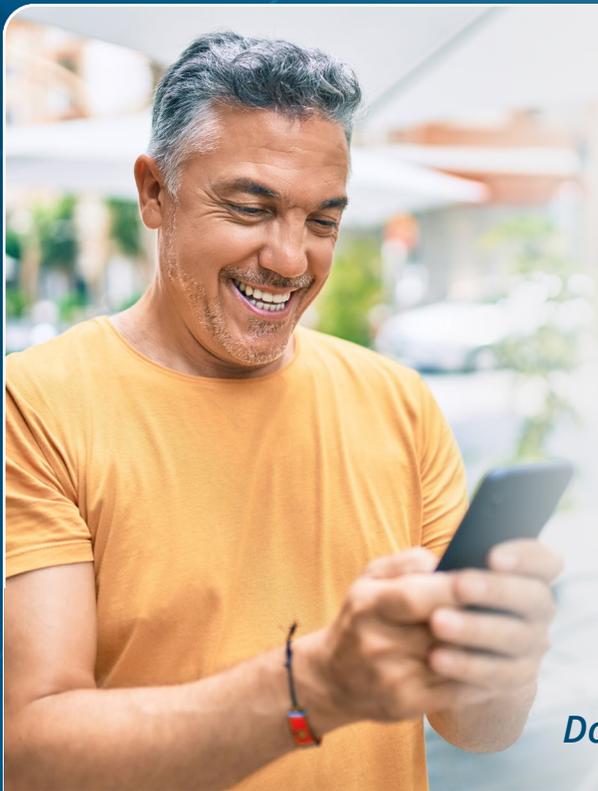
We eliminated inactive bill pay & transfer fees and added a new "Fee Free Checking". In addition, we are paying up to 2.00% on our Kasasa Savings accounts and up to 4.00% on our Kasasa Cash Back rewards checking. We have kept our CD rates in the top quartile of the market and have added some of the best technology to our digital banking platform. We hope you have seen and enjoyed the enhancements we have been diligently working on for you, our members.

Our goal is to provide you with great value and make your banking experience easy, enjoyable, and informative. Your feedback and input are critical to us, please let us know how we are doing. We want you to be so satisfied with how we serve you that you tell everyone you know! Don't forget to tell them that...
"The Best Is Yet To Come!"



CAPITOL
CREDIT UNION

QUARTER 1 NEWSLETTER



Digital Banking

CCU is committed to giving our members the best mobile banking experience.

In one short year, CCU has a 4.8 stars rating from over 570 reviews and over 1000 downloads!

Great Job

“Enjoying the new online access to my account. Love that I don’t have to remember my password, and hopefully, won’t have to change it anytime soon.”

—CCU Member Review

Download Today!



Earn More on

Your Investment!

3.00% APY*
**11-MONTH CD
RATE SPECIAL**

3.95% APY*
**19-MONTH CD
RATE SPECIAL**



APPLY TODAY! CCUTX.ORG

AVAILABLE FOR NEW MONEY ONLY**

*Membership Required. APY = Annual Percentage Yield. Rates subject to change without notice. \$1,000 minimum opening deposit required. Only New money eligible for promotional rate. CD will auto review at standard rate at maturity unless otherwise stated. Early withdrawal penalty will apply. **New money is defined as money not currently on deposit with Capitol Credit Union.



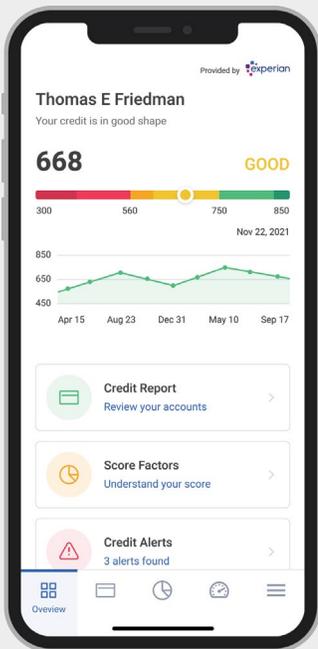
SCAN ME

Congratulations Dr. Katrina Hicks!

Kasasa's "These are My People" Contest Winner

After being retired from teaching 42-years in Texas Public Schools, Dr. Hicks decided to start a preschool through which she has been able to provide a solid educational foundation for students in Austin by facilitating learning in a safe, diverse, and nurturing environment. She was especially thrilled to win the contest because the funds will assist in purchasing new outdoor equipment and supplies which were destroyed during the March 2021 winter storm. We're so happy for her and proud of all the work she continues to do in the community. To learn more about her work, visit www.gap-plc.org





COMING SOON! My Credit Manager

Soon, CCU members will be able to access their credit score and report when they log in to CCU online banking.

Great benefits of the new feature:

- Stay on top of your credit with alerts if your score changes
- See how your credit score might change when you take certain actions like getting a loan or opening a new credit card
- Track and manage your debt in one spot – easily see open balances and monthly payments and more.

CCU has you covered for all of life's new adventures.



SCAN ME



Introducing CCU Member Insurance Benefits

Members have access to Home, Life, Auto, and More.



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Insurance products are not deposits, not NCUA insured, and not guaranteed by CU Financial Group, LLC dba Capitol Credit Union. Capitol Credit Union is a member of the CU Financial Group network.

2023 Scholarships NOW AVAILABLE!

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>



Annual Membership Meeting 4/20/2023

SAVE
the
DATE

DEPOSITORY ATM/ITM LOCATIONS (BURNET, BEN WHITE, DOMAIN)
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.

BOARD OF DIRECTORS

CHAIRMAN: Michael A Jones **VICE CHAIRMAN:** Jaime Lynn

SECRETARY: Bekki Lammert **TREASURER:** Karim Hirani

DIRECTORS: Wayne Hamilton, Nancy Hrin, Colin Parrish, Mike Warner, Kelly Evans, Thomas Niland, Gregory White

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