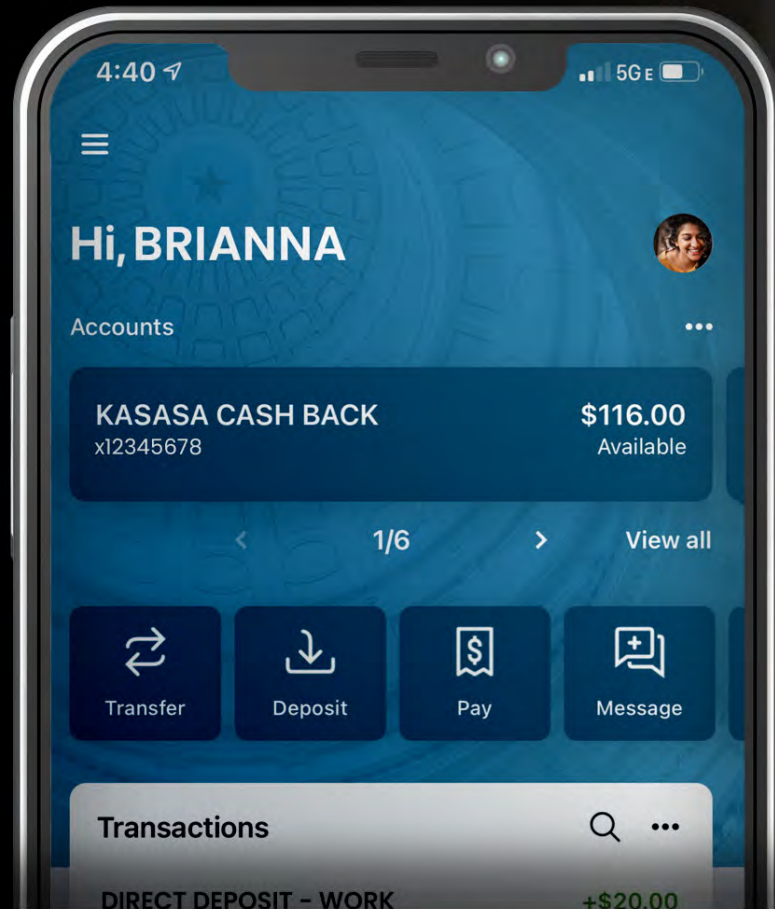


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www.ccutx.org

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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	Joel Bennett	TREASURER	Karim Hirani
DIRECTORS	Wayne Hamilton, Nancy Hrin, Colin Parrish, Maria Lozano, Kelly Evans, Bekki Lammert, Gregory White		

BRANCH LOCATIONS

SOUTH AUSTIN	NORTH AUSTIN (DOMAIN)	DOWNTOWN
133 E. Ben White Blvd.	11920 Alterra Parkway, St. 136	1718 Lavaca Street

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



For locations and hours, go to www.co-opcreditunions.org/locator.

DOLLARS & SENSE

CAPITOL CREDIT UNION P.O. Box 81647 Austin, Texas 78708 (512) 477-9465 www.ccutx.org

Winter 2021

7811

2022

Happy New Year

HAPPY NEW YEAR

Message from our CEO, Pierre Cardenas

Where did 2021 go?

We started the year in a "full-blown" Covid environment unsure of what was going to happen next and here we are waving farewell to 2021. Your Capitol CU Team weathered the storm by deploying 2 new ITM/Depository ATMs, a 24X7 walk-up unit at our Burnet location and a 24X7 unit at our new Domain branch. We completed our main headquarter relocation from the old Burnet Branch (affectionately known as our shoe box) to a state-of-the-art new location right smack down in the middle of the most desired area in Austin, "The Domain", less than a block away!

The move was completed just in time to shift our attention to converting to one of the most advanced, state-of-the-art Online Banking Platform systems in the market today, before the end of the year. I guess you can say Covid did not slow us down at all! You, our members had been asking for an upgraded online banking system and we are proud to say we delivered it in 2021.

Now the real work begins as we refine and optimize the technology to make it easy for you (our members) to leverage the technology for deeper financial control of your finances. Building a better, faster and easier banking experience is what we are committed to. We want to provide you with education and advise on how to build up your savings, invest for your future, buy your home and auto with confidence and ease. We are here to serve you and we strive to deliver great value with every interaction you have with your Capitol Credit Union Team Members.

Whether through mobile, branch, phone, text, 24X7 ITM access, we are always working hard to make your banking easier. Thank you for giving us the opportunity to serve you and remember, in 2022 - ***The Best Is Yet To, Come!***

Pierre Cardenas



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- 2022 Scholarships
- Capitol CU Mission
- Capitol Visa Rewards
- New Mobile Banking



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Still have a pending invoice owed to Santa?
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SPECIAL OFFER

AUTO Loans

Rates as low as 1.95% APR*

APPLY NOW




HOLIDAYS Made Easy

Home Equity Loans

Rates as low as 2.55%*




APPLY NOW FOR 2022 Scholarships

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>

3.00%* Cash Back on Kasasa Checking Accounts with early direct deposit.

Yes, you get paid early with our checking!




KASASA

Kasasa Cash Back Checking
Spend more, earn more. Get cash back on daily debit card purchases — plus refunds on ATM withdrawal fees, nationwide.*

* Restrictions may apply to all products and services listed on this page. Please visit www.ccutx.org for additional information.



THE CAPITOL CREDIT UNION MISSION & BANKING LOCAL

Why Capitol CU Membership is Your Best Move for 2022

Do you have a loan with us, but not yet a full service Member? Please allow us to share a few reasons why you should join the Capitol Credit Union Family in 2022.

From the very beginning, the mission of credit unions has been serving members, by offering quality financial products and services at reasonable rates. Because credit unions are not-for profit institutions, they continue exercising the ability to offer lower-than-market pricing which benefits members. Therefore, when you join Capitol Credit Union as your primary financial institution, you're not just joining the global credit union mission of people helping people, but you're also joining a legacy that has been part of the Austin community since 1954. Our roots trace back to the basement of the Texas State Capitol Building from which we have expanded through the years, and now serve over 13,000 members, the majority of which remain state employees. Capitol Credit Union now offers its services not only to state employees but to surrounding Austin metro communities as well.

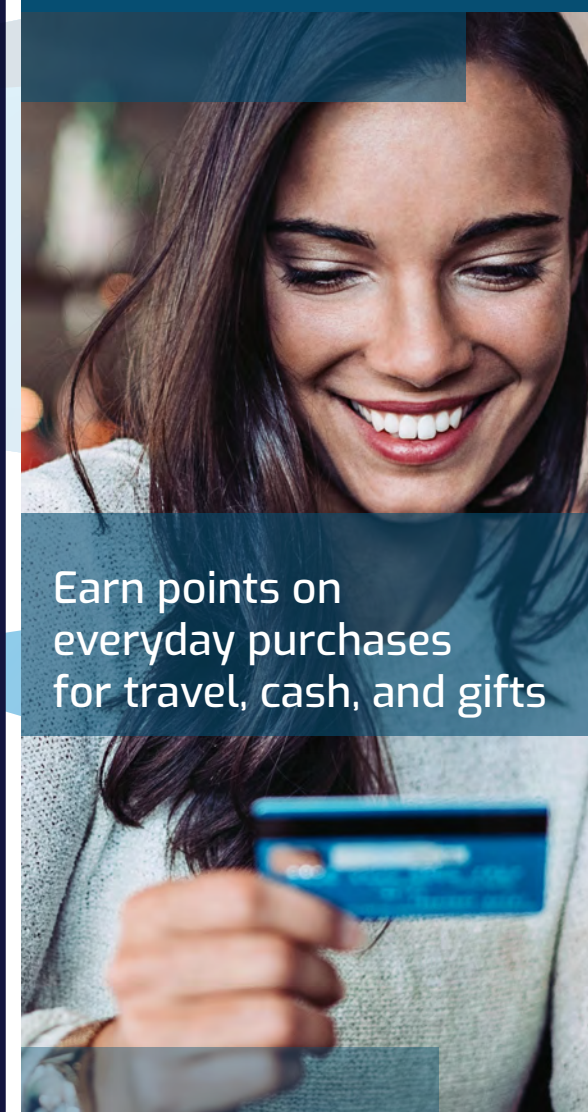
What sets us apart

- Our commitment to uphold the credit union mission by offering the lowest rates on financial products & services
- The tenacity to continue learning and investing in the best technology in the Industry
- A corporate culture that believes in treating employees with love, respect, and honor
- Investment services with a Certified Financial Planner
- State of the art online banking platform
- Excellent customer service

So what are you waiting for, make us your financial institution of choice Today!
<https://www.ccutx.org/why-ccu/become-a-member.html>

* Restrictions may apply to all products and services listed on this page. Please visit www.ccutx.org for additional information.

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Earn Rewards on Everyday Purchases

FREE Balance Transfers on Credit Cards

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