

**HOME EQUITY** loan rates as low as

**3.29% APR** for **5 YEARS** with approved credit

**3.69% APR** for **10 YEARS** with approved credit

**4.49% APR** for **15 YEARS** with approved credit

**Big Plans Don't Mean Big Payments**

# Capitol Credit Union Convenient Services at your Finger Tips

## Snap Check! *Because We Value Your Time...*

- ✓ Deposit your check with just one click from your phone camera or tablet.
- ✓ No need to walk in the branch.

## Bill Pay

- ✓ A one stop shop for all your billing obligations.
- ✓ Eliminate paper checks and avoid late fees.

## Courtesy Pay: OPT-IN

- ✓ Extra funds for unexpected emergencies.
- ✓ Overdraw your account with no hassle.

# Coming Soon!

All NEW  
Capitol Credit Union Website  
[www.ccutx.org](http://www.ccutx.org)

## Drive-Thru Hours Change

Effective June 5, 2017

Capitol Credit Union will permanently ***change drive-thru hours to open an hour later, at 8:00 am instead of 7:00 am.***

**133 East Ben White and 11902 Burnet locations only.**

### 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](http://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

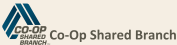
All interests paid or charged, fee requirements, methods of dividend and interest calculations, and other terms of all agreements or offers are subject to change at Capitol Credit Union's sole discretion. Capitol Credit Union complies with the Fair Credit Reporting ACT(FCRA) and may report information 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** Kevin Cooper  
**DIRECTORS** Wayne Hamilton, Karim Hirani, Nancy Hrin, Colin Parrish, Lewis Rolland, Andrew Weber

### BRANCH LOCATIONS

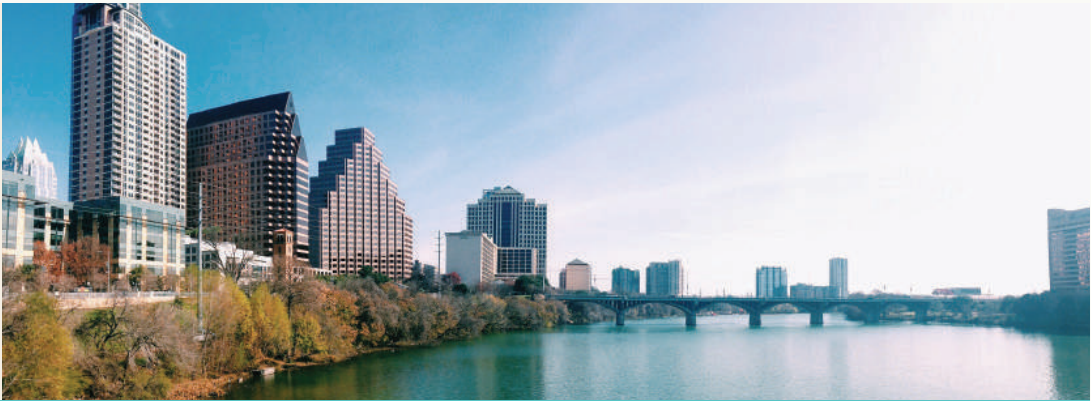
<b>SOUTH AUSTIN</b> 133 E. Benwhite Blvd. <b>LOBBY HOURS</b> Monday – Friday 9:00am – 5:30pm <b>DRIVE-THRU</b> Monday – Friday 8:00am – 6:00pm Saturday 9:00am – 1:00pm	<b>DOWNTOWN</b> 1718 Lavaca Street <b>LOBBY HOURS</b> Monday – Friday 9:00am – 5:30pm Saturday 10:00am – 2:00pm	<b>NORTH AUSTIN</b> 11902-A Burnet Road <b>LOBBY HOURS</b> Monday – Friday 9:00am – 5:30pm <b>DRIVE-THRU</b> Monday – Friday 8:00am – 6:00pm Saturday 9:00am – 1:00pm
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For locations and hours, go to [www.co-opcreditunions.org/locator](http://www.co-opcreditunions.org/locator).

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# DOLLARS&SENSE

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

What's **Kasasa**?

It's free checking that  
**REWARDS YOU  
IN CASH.**



[ccutx.org](http://ccutx.org)

Ask for **free KASASA checking**

Federally Insured by NCUA

# Kasasa Cash Back

Finally, a checking account that rewards you!! With Kasasa Cash Back checking, you get paid 2.00% cash back on your everyday debit card purchases and up to \$72 per year (\$6 per month). We'll also refund your ATM withdrawal fees, nationwide — It's like having an ATM at every corner, whether you're in Austin or anywhere else. For more details, please visit us at <https://ccutx.org/kasasa> or call us at 512-477-9465. Don't wait. Open your Kasasa account today!

**Brand New ATMs!**  
With automatic tilting screen  
ensuring maximum convenience  
to suit various vehicle heights!

- Innovative Designs
- Enhanced Security
- Reliable

\*Qualification Information: Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions; transfers between accounts; debit card purchases processed by merchants and received by our credit union as ATM transactions, non-retail payment transactions, and purchases made with debit cards not issued by our credit union. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards. "Monthly Qualification Cycle" means a period beginning one (1) business day prior to the first day of the current statement cycle through one (1) business day prior to the close of the current statement cycle. Reward Information: When your Kasasa Cash Back account qualifications are met during a Monthly Qualification Cycle, the following rewards will be distributed to your account(s) on the last day of the current statement cycle: Kasasa Saver: Balances up to \$10,000.00 receive APY of 0.50%; and balances over \$10,000.00 earn 0.1998% interest rate on the portion of balance over \$10,000.00, resulting in a range from 0.23% to 0.50% APY depending on the account's balance. KasasaCashBack: 2.00% cash back on up to a total of \$300.00 PIN-based/signature-based debit card purchases that post and settle to the account during that cycle period. You will also receive reimbursements up to an aggregate total of \$15.00, max. \$4.00 per single transaction for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the Monthly Qualification Cycle in which you qualified. An ATM receipt must be presented for reimbursements of individual ATM withdrawal fees of \$4.01 or higher. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. A maximum of \$6.00 cash back may be earned per Monthly Qualification Cycle. When Kasasa Cash Back qualifications are not met, Kasasa Saver: All balances earn 0.05% APY. Kasasa Cash Back: No cash back payments are made. APY = Annual Percentage Yield. APYs accurate as of 12/01/2016. Rates and rewards are variable and may change after account is opened. Fees may reduce earnings. Additional Information: Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. \$25 minimum deposit is required to open the account. Enrollment in electronic services (e.g. online banking, electronic statements, and log-ons) may be required to meet some of the account's qualifications. Monthly Direct Deposit/ACH credit and / or debit is a qualifier for this account. Limit 1 account per social security number / individual taxpayer identification number. A linked Kasasa Saver account is required for automatic savings. There are no recurring monthly service charges or fees to open or close this account. Contact one of our credit union service representatives for additional information, details, restrictions, processing limitations and enrollment instructions. Federally insured by NCUA. Kasasa, Kasasa Cash Back and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.



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# Summer Loans As Low As 6.90% APR

Everyone deserves a vacation. This summer, you can treat yourself to a nice destination by taking advantage our low rate summer loans. For more details, call us today at 512-477-9465 or visit our webpage at [www.ccutx.org](http://www.ccutx.org). Simply click **Apply for a Loan** and you're one step closer to your summer destination!

\*\*APR=Annual Percentage Rate. Qualified credit. Rates and terms subject to change without notice. Restrictions may apply



## Need Help Paying for College?

Capitol Credit Union's **Student Choice** lending solution can help you!

We offer low interest rates, flexible repayment terms, and a convenient line of credit structure that allows you to get funding for your entire college career with just one application. By borrowing from a trusted, local lender, you'll get a fair value loan with the personal service you've come to expect from your credit union. Don't wait until your tuition bill is due – now is the time to consider your options for paying for college! For more information, or to apply for a **Student Choice** line of credit, visit us at [ccutx.studentchoice.org/](http://ccutx.studentchoice.org/)

## Congratulations to our 2017 Scholarship Award Winners!

Emily A. Calderon,  
Faith A. Broddrick,  
Mayo Pardo and  
Savannah L. Lumpkin

# 2017 Annual Meeting Highlights

We'd like to say a BIG THANK YOU to our awesome Members for making the 63rd Annual Meeting a Successful night!



#GoingBackToWhereItAllStarted  
#KeepingOurLegacyAlive!



CCU guests enjoying dinner while listening to the State of Capitol Credit Union



CCU employees Raul Salazar and Sarah McGeath.  
#WeLoveOurCCUFamily#Service#Fun



At Capitol Credit Union, you're never too young to start saving! Davien Gutierrez shows off his prize money in a CCU piggy bank



(from left to right) CCU member Erika Castelan and CCU employee Yvonne Ayala make a toast to Capitol's 63rd anniversary.



CCU member, Donald Cimics enjoying dinner with his family.



(from left to right)  
CCU president Pierre Cardenas, board chairman Michael Jones and board member Karim Hirani.



CCU member, Tanisha Holmes was excited to be one of the lucky door prize winners!

## A Tribute to the Life of Board Member, Caroline Beyer

The Capitol Credit Union family was shocked by the sudden passing of board member Caroline Beyer in April. Beyer was elected to the Board of Directors at the 2012 Annual Meeting and she served as the Board Treasurer from March 2015 until her untimely death. She was a well-respected internal auditor who devoted more than three decades of her life to public service.

Caroline spent the early years of her career working at the Texas Commission on Environmental Quality and she was employed as the Vice President of Internal Audit for the Capital Metropolitan Transportation Authority since 2002. Beyer was a member of the Association of Local Government Auditors and the Austin Chapter of Internal Auditors where she was awarded the 2013 Audit Practitioner of the Year Award.

In recognition of her contributions to our financial institution, the Board of Directors will name one of the Capitol Credit Union scholarships in her honor.