



April 8, 2020

Dear Capstone FCU Member,

Over the past several weeks, we have taken precautionary steps to ensure we are doing our part to slow the spread of COVID-19 while providing you with the extraordinary service, solutions and guidance needed during these challenging times. The well-being of our members, our employees and our communities remains our top priority.

Our Members

We continue to provide personalized assistance to those who have been financially impacted by COVID-19. During these uncertain times, we are here for you. We are well capitalized, our balance sheet is strong, and your money is NCUA insured and safe with us. Our E-Branch online, Remote Deposit Capture, ATM CO-OP locations and mobile banking solutions provide 24/7 access to your accounts. Call us at (800) 854-7125 or (949) 716-5746, our staff is here to assist you M-F 8am-4pm and on Wed. 9am-4pm. Please be assured that Capstone FCU staff is doing all we can to keep business as usual. We also understand that there may be instances where our members find themselves facing financial difficulties. **If you have been financially impacted by COVID-19**, we want you to know that CFCU is here to help and encourage members who may be impacted to reach out to discuss how we might be of assistance. This is a rapidly evolving situation and we will, of course, continue to communicate with you if changes to our protocols become necessary.

Our Employees

We have instituted preventative measures to protect the health of our employees which include enhanced cleaning of our locations, adhering to social distancing, and restricting of business travel. We continue to provide tools and resources to our



employees to protect their health and well-being.

In keeping with those safety measures and social distancing practices, our lobby limit is 2 members at a time and we will require a mask to enter our office. Please call for updated requirements or any adjusted hours/changes due to COVID-19.

Our Communities

Banking is an essential service to the communities we serve. Capstone FCU was founded to bring a level of service and trust to banking. Our commitment to pursuing excellence in banking and building trusted relationships is how we are able to deliver on our extraordinary service promise today and in the future.

We will continue to monitor this situation very closely and stay apprised of the latest information and best practices to protect the health and wellbeing of our members, our employees, and our communities.

Thank you for your trust, your business and allowing us to serve you in extraordinary ways.

We are here for you. Let us know how we can help.

Candice Landeros
President & CEO

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Built from a strong foundation
"Serving Our Members Since 1953"

