

Need Help Paying for College? We Now Offer Student Loans!

Pay for college the smart way, with three great repayment options and competitive interest rates! Introducing the **Smart Option Student Loan**® for **Capstone Federal Credit Union by Sallie Mae**®.

For borrowers attending degree-granting institutions, this loan helps you pay for college expenses not covered by scholarships and federal loans.

The Smart Option Student Loan features:

- * Multiple in-school repayment options, plus a choice of competitive fixed and variable interest rates
- * No origination fees and no prepayment penalty
- * Rewards and interest rate reductions
- * Rates that reward creditworthy borrowers
- * Applying with a creditworthy cosigner may help you qualify
- * 100% U.S.-based Student Loan Specialists



To learn more, click on the get started button at: www.capstonefcu.coop/services/loans.asp#student

Congratulations to the Winner of our Employee Chilli Cook-Off!

We held our employee chili cook-off at our office on Wednesday, June 14. CFCU staff members entered their favorite chili recipes. Congratulations to Candice Landeros, the contest winner, who will be entered in the 5th Annual Credit Union Chili Cook-off Challenge on August 5th in Del Mar!



CANDICE'S CORNER: NOTES FROM THE PRESIDENT

We hope you're enjoying the summer so far! We're still running our special VISA credit card offer, with a 0% APR for twelve billing cycles, so you can splurge on a summer vacation! We also continue to offer great home and auto loan rates, HELOCs, and 2nd trust deed loans, so come to us first when you need a loan!

We continue to update our technology services to make it more and more convenient to manage your finances. We provide E-Branch for 24/7 online banking, ATM banking, bill pay, direct deposit, and 30,000+ locations where you can make deposits.

My door is always open for members, and our financial advisor is happy to help you with financial planning. Please don't hesitate to contact us for help with anything related to your finances. I'd love it if you'd come by to say hello in person, and you're always welcome to call or email me.

Thanks to our members, Capstone is truly "built from a strong foundation," and we look forward to supporting your financial growth this summer and beyond. Stay cool!



~Candice Landeros, President

Treat Yourself to a New Car this Summer!

Our low auto loan rates are 2.00%* on a 36-, 48-, or 60-month loan; 2.80% for a 72-month loan on a new or used car; and 2.99% for an 84-month higher balance loan.

We're driven to give you the best possible auto financing by matching any dealer offers** for new and used auto loans on vehicles 2008 and newer.

We'd also love to help you refinance your vehicle, do a title loan, or buy out your lease!

Let **Autoland** do the work for you for FREE! Search for your car on www.autoland.com, or contact our consultant Kristie Ramirez at **949-583-1626** or kramirez@autoland.com!

Our rates and member service surpass the dealer's, so hop in the fast lane and come see us; call us at **800-854-7125**; or visit us at www.capstonefcu.coop to learn more.

*APR = Annual Percentage Rate. 2.00% is the best possible rate for 36 months of financing. Your rate will be determined by your credit worthiness and credit qualifications. Rates are subject to change without prior notice. Monthly repayment rate at 2% is \$28.68 per \$1,000 for a 36-month term; at 2.25% is \$21.84 per \$1,000 for a 48-month term; and at 2.50% is \$17.78 per \$1,000 for a 60-month term. Monthly repayment rate at 2.80% is \$15.13 per \$1,000 for a 72-month term; minimum loan amount is \$20,000.00. Monthly repayment rate at 2.99% is \$13.23 per \$1,000 for an 84-month term; minimum loan amount is \$25,000.00.

**Capstone Federal Credit Union has a floor of 1.99% APR on matching of any dealer financing offers on new and used vehicles purchased. Proof of dealer rate must be provided. Offer excludes refinancing of existing CFCU auto loans. No other discounts apply.

All loans are subject to credit approval. Rates are determined by credit qualifications, loan amount, and collateral. This offer cannot be combined with any other rate discounts; existing auto loans with Capstone are not eligible. Rates are subject to change. Used car interest rate is for purchase or refinance. All other promotion items apply. Some restrictions apply; contact Capstone FCU for details.

Traveling this Summer? Let Us Know!

Remember to let us know if you are traveling out of town with your Visa Credit or MasterCard Debit Card this summer, so we can update your accounts. If we do not know about your travels in advance, your card may be temporarily blocked until we can verify your usage.



Annual Meeting Recap

The 64th annual meeting of CFCU members took place in April at our office. Tom Karpinski and Mike McNinch were re-elected to our Board of Directors. Annual Meeting Grand Prize winners were John Tam and Sammy Regacho. Congratulations!



CFCU Gets Social!

Capstone FCU is now on Facebook & LinkedIn.



MARK YOUR CALENDAR

Our offices will be closed:

Tuesday, July 4, 2017 – Independence Day Holiday

Monday, September 4, 2017 - Labor Day Holiday

Monday, October 9, 2017 - Columbus Day Holiday

LOCATION

Three Polaris Way, Suite 31B
Aliso Viejo, CA 92656

WEB ADDRESS

www.capstonefcu.coop

PHONE NUMBERS

Local: (949) 716-5746

Toll-Free: (800) 854-7125

Fax: (949) 716-5756

LOAN CENTER

(800) 854-7125, option 2

MORTGAGE CENTER

(800) 854-7125, option 7

THE CO-OP

(888) SITECOOP

(888) 748-3266

THE CO-OP WEBSITE

www.co-opnetwork.org

OFFICE HOURS

M, T, Th, F 8 a.m. - 4 p.m.

W 9 a.m. - 4 p.m.

For Current Rates, visit us online at: www.capstonefcu.coop



To report a lost or stolen Visa credit card, call: (800) 543-5073

To report a lost or stolen MasterMoney Debit Card, call: (800) 453-4270

In the event of a disaster, call (800) 854-7125 for information regarding your CFCU account



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