

CAPTIONS

QUARTERLY NEWSLETTER

3^{QTR} 2024

*A growing community
Built from a strong foundation*

CAPSTONE FEDERAL CREDIT UNION QUARTERLY MEMBERSHIP NEWSLETTER AND GUIDE TO FINANCIAL SERVICES

Candice's Corner: Notes from the President



Our biggest news this summer is that we're rolling out a brand-new core banking system! Please take some time to review the details in this newsletter about what will and won't be changing and what you need to do to be prepared, like update your login credentials when the new platform launches July 1.

As the warm, sunny, relaxed days of summer begin, we have your summer financing covered: RV and boat loans, plus great mortgage and HELOC rates. We also offer Signature Loans to cover your financial needs; contact our loan expert Arilda at 949-716-5746, option 2. Plus, book spontaneous summer trips with your CFCU VISA card to earn **uChoose Rewards** points.

Our financial advisor is available for financial planning and estate planning this summer, which is sometimes the best time to sit down and think about your goals and how to reach them. We're also here for you through any financial challenges you may experience.

As we celebrate the launch of our new online services and our expanded community charter, we are grateful for our loyal members. Thanks to you, Capstone FCU is **"A growing community, Built from a strong foundation"** We appreciate your business and your loyalty. Have a wonderful summer.

~Candice Landeros, President



What won't change?

Account numbers: Your existing account number(s) will remain unaffected by our computer system upgrade, but please note, account suffixes will be changing. See **New Suffixes** below.

Debit and Credit Cards: Your existing debit and credit cards will continue to work. Personal Identification Numbers (PINs) will not be affected.

Checks: You can continue to use your current supply of Capstone FCU checks. Our third-party check provider will also remain the same, should you need to order more.

Direct Deposit (Payroll, Pension, Social Security): Your direct deposits will continue to post to your account as they do today.

Automatic Transfers: Any automatic transfers you have scheduled for your account will continue to process as they do today.

Loan Payment Due Dates: If you have a loan with us, your payment dates will not change.

Bill Pay: There will be no interruption to payment processing, and payee and payment information will convert to our new system.

New Suffixes

Savings: 000
Secondary Savings: 001-005
Kirby Kangaroo: 040
CU Succeed: 080
Christmas Club: 020
Money Market: 050-051
Shared Secured: 030
Traditional IRA: 240
Roth IRA: 245
Conduit IRA: 241

New Vehicle: 500-510
Used Vehicle: 520-530
Recreation: 540-550
Shared Secured: 560-570
Signature: 580-590
Fixed Second SNSC: 700

HELOC: 800-802
HELOC SNSC: 810

Checking Accounts: 100-101

3 Month - 5 Year CD: 300-350
IRA CD: 400-425

What will change?

New Online Banking:

We're upgrading our core system to improve the ways we serve you, which includes offering a **new online banking platform!** As a result, you will need to re-enroll in this service when you access it for the first time after our upgrade is complete. You will continue to go to www.capstonefcu.coop to access our **Online Banking platform, It's Me 247.**

Please Note:

Your current login credentials **will not work** once the new online banking is available on July 1, 2024. See **First Time Login Details** for more information.

Monthly Statements and Account History:

Previous monthly eStatements, transaction and account history **will not** be available within the new system.

For more information on our system upgrade, visit our website, call or stop by!

First Time Login Details:

1. Navigate to our homepage and click Online Banking
2. Click the First Time User? Link
3. Enter the necessary information (Account & SSN)
4. Select the preferred delivery method for your activation code (either email or text message)
5. Enter the code within 24 hours to proceed with your new online banking setup



Password Requirement: A strong password is typically at least six characters with a combination of upper-case and lower-case letters, numbers and special characters.

Frequently Asked Questions

What is a core processing system?

A computer system used to maintain members accounts and information, as well as process transactions.

Is my personal data safe?

Yes, your personal data and account information will be safe and secure, as always.

Are my funds still safe and secure?

Yes, your funds are safe. All accounts will continue to be insured by the **National Credit Union Administration (NCUA) Share Insurance Fund** up to \$250,000 per account.

Annual Meeting Date Set September 19, 2024

Our annual meeting date is set for Thursday, September 19th at 5pm, at 3 Polaris Way. We'll celebrate the year's good news, our new community charter, and elect our new Board of Directors. Please let us know if you're interested in serving on our board!



MARK YOUR CALENDAR

Our offices will be closed:

Thursday, July 4, 2024 - Independence Day Holiday

Monday, September 2, 2024 - Labor Day



LOCATION

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

PHONE NUMBERS

Local: (949) 716-5746
Text: (949) 716-5746
Toll-Free: (800) 854-7125
Fax: (949) 716-5756

OFFICE HOURS

M, T, Th, F 8 a.m. - 4 p.m.
W 9 a.m. - 4 p.m.

WEB ADDRESS

www.capstonefcu.coop

THE CO-OP

(888) SITECOOP
(888) 748-3266

THE CO-OP WEBSITE

www.co-opnetwork.org

24/7

DEBIT CARD CENTER

(800) 854-7125, option 2

24/7 VISA

CREDIT CARD CENTER

(855) 519-9553

LOAN CENTER

(800) 854-7125, option 4

MORTGAGE CENTER

(800) 854-7125, option 7

For CURRENT RATES

visit us online at:

www.capstonefcu.coop

In the event of a disaster, call
(800) 854-7125 for information
regarding your Capstone
Federal Credit Union account



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