



1st Quarter 2021

CAPE

QUARTERLY REVIEW

NEWSLETTER DATE: JANUARY 1, 2021
VOLUME MMXXI ISSUE 1

GET FINANCIALLY FIT IN 2021



With the New Year upon us, now's the time to shed some of that high-interest debt you may have accrued during the holidays. A **Personal Loan** from CAPE is the perfect option for consolidating high-interest credit cards. You could not only save a significant amount of money each month but you'll also pay off your debt quicker.

HOW IT WORKS

Assume you have three credit cards all with different balances & APRs (Annual Percentage Rates).

Credit Card #1	Credit Card #2	Credit Card #3
\$4,500 Balance at 15% APR	\$2,000 Balance at 24% APR	\$3,500 Balance at 18% APR

Total Balances = \$10,000

With such high interest rates, paying off these credit card balances can be very challenging. Instead, consolidate the three cards into a single, lower-rate \$10,000 **Personal Loan** with the credit union.

With set repayment terms and a lower interest rate, the Personal Loan will help you pay off the total balance quicker and pay less interest versus making minimum payments on the three separate credit cards.

Get Your MAXIMUM REFUND & Special Savings on **TurboTax**

Getting your biggest possible tax refund has never been easier. From simple to complex taxes, TurboTax has you covered. Just answer questions about your year, and TurboTax fills in all the right forms for you. Need help? Real experts are standing by -- and can even do your taxes for you, start to finish. **Plus, CAPE FCU members save up to \$15 when you start TurboTax now!**



TurboTax

For more information and to get started today, visit

www.capecu.com

Applying is Easy! Simply visit **www.capecu.com** to apply today.

2021 Board Applicants Requested

The credit union is seeking a candidate to fill one opening on the 2021 CAPE Board of Directors. Applicants are required to be primary members age 18 or older with active accounts in good standing for at least one year prior to the annual meeting. If you would like, you can submit a short resume to the office. Nominations can be made from the floor and a vote will be cast. The Board of Directors' primary duties are to set policies and procedures, set rates, and are responsible for the general direction of the credit union. They are required to attend a monthly meeting.

Due to the uncertainty of COVID, we are still determining a date for the Annual Meeting and will announce it as soon as we can.



Loan E-Documents Coming Soon!

We are excited to begin offering **Loan E-Documents** in 2021. **Loan E-Documents** allow you to apply and close on a loan at the credit union all electronically without having to step into the branch. E-Documents offer an enhanced level of security and streamline the loan process, making it easier than ever to apply for a loan.

Stay tuned for more information!

A Special Thank You to Our Members!

We'd like to thank our members for your patience with us during this hectic time as we continue to navigate the changes due to the pandemic.

Our Lobby remains closed at this time. However, if you have an urgent request or need to access your safe deposit box, **you may call us at 304.623.4794 to make an appointment.**

Our Drive Thru is open Monday - Friday, 8:00am - 4:30pm. As always, you have 24/7 Account Access utilizing our online banking platform, mobile banking, and bill pay.

Please don't hesitate to contact us if you have any questions or concerns.



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323 EAST PIKE STREET,
CLARKSBURG, WV 26301

304-623-4794
WWW.CAPECU.COM

New & Improved Hours

Lobby Monday-Friday,
8:00am - 4:00pm

Call for availability/appointments

Drive-Thru Monday-Friday,
8:00am - 4:30pm

Staff:

WENDY WHITE
WENDY@CAPEFCU.COM

TERESA HENLINE
TERESA@CAPEFCU.COM

JERRIE STARKEY
JERRIE@CAPEFCU.COM

LINDA HARKER
LINDA@CAPEFCU.COM

BOARD OF DIRECTORS
BOARD@CAPEFCU.COM

SUPERVISORY COMMITTEE
SUPERVISORY@CAPEFCU.COM

Office Closings:

JANUARY 18TH
(CLOSED: MARTIN LUTHER KING JR. DAY)

FEBRUARY 15TH
(CLOSED: PRESIDENTS' DAY)

thank you



CAPE Federal
Credit Union