



1st Quarter 2022

CAPE

QUARTERLY REVIEW

NEWSLETTER DATE: JANUARY 1, 2022
VOLUME MMXXII ISSUE 1



DROP YOUR RATE BY UP TO 1%* + MAKE NO PAYMENTS FOR 60 DAYS!*

Jumpstart your New Year's Resolutions with help from CAPE FCU! For a limited time, we'll **drop your rate by up to 1%*** when you switch your auto loan to us. Plus, make **No Payments for 60 Days** AND enjoy rates **as low as 1.49% APR***. With an offer like this, you could instantly boost your savings!

Don't Delay!

This offer won't be around long! So, hurry in and take advantage of big savings today!

Visit www.capecu.com or stop by our branch location today.

*APR – Annual Percentage Rate. Rate received based upon member's creditworthiness. Rates subject to change without notice. Existing loans financed at the credit union do not apply for special rates or incentives. Discount offer is a maximum of 1.00% up to the lowest rate of 1.49%. During the 60 Day payment-deferral period finance charges will continue to accrue. Terms and conditions apply. Offer good through March 31, 2022. Contact credit union for complete details.

Save on **TurboTax®** and **H&R Block®** This Tax Season

Get the tax help you need and special member savings with TurboTax and H&R Block.



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H&R BLOCK®

- **TurboTax** – File with the #1 best-selling tax software, to help you get your taxes done right, and get your maximum refund, guaranteed. PLUS, as a credit union member you can save up to \$15 when you file with TurboTax. **Scan the code below and save today!**

- **H&R Block** – Whether you want to meet with a tax pro in-office, via drop off, or send your documents virtually, let the tax pros do the rest. H&R Block will always get your biggest possible refund, guaranteed. PLUS, as a credit union member first-time filers will receive \$25 off their expert tax prep, and returning customers get the Tax Identity Shield® add-on. **Scan the code below to get your H&R Block coupon today!**



Visit <https://taxservices.lovemycreditunion.org> for TurboTax and H&R Block offer details and disclaimers.



Shed Your DEBT & Save

If you're like most, you probably accumulated some high-interest debt during the holidays. Now's a great time to shed that debt weight with a **Personal Loan** from CAPE FCU.

By consolidating your high-interest credit card debt into a lower-rate **Personal Loan**, you'll not only save a significant amount of money each month, but you'll also pay your debt quicker.

How to Save

Let's say you have three credit cards all with different balances and APRs (Annual Percentage Rates).

Credit Card 1		Credit Card 2		Credit Card 3		
\$1,500 Balance	+	\$2,500 Balance	+	\$3,000 Balance	=	Total Balance \$7,000
@ 15% APR		@ 22% APR		@ 18% APR		

By consolidating those high-interest credit cards into a **Personal Loan** from CAPE, you'll save each month and with set repayment terms, you'll pay off the balance faster versus making minimum payments on three separate credit cards.

Start Saving Today!

Visit www.capecu.com to apply!

2022 Board Applicants Requested

The credit union is seeking candidates to fill two openings on the 2022 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.

The annual meeting is normally scheduled for March. However, the board is monitoring the pandemic and will determine the date as the time approaches.



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323 EAST PIKE STREET,
CLARKSBURG, WV 26301

304-623-4794
WWW.CAPEFCU.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 17TH

(CLOSED: MARTIN LUTHER KING JR. DAY)

FEBRUARY 21ST

(CLOSED: PRESIDENTS' DAY)



CAPE Federal
Credit Union