

3rd Quarter 2023

CAPE

QUARTERLY REVIEW

Plan SUMENIA SUBSTITUTE 1, 2023

Plan SUMENIA SUBSTITUTE 2, 2023

Plan SUMENIA SUBSTITUTE 1, 2023

Plan SUMENIA SUBSTITUTE 2, 2023

Plan SUMENIA SUBSTITUTE 1, 2023

No matter what your summer adventures include, our **Vacation Loan Special** will help make planning even easier.

While many people turn to credit cards to fund their vacations because of their convenience, a Vacation Loan is actually a smarter financial choice.

Here's why:

- Save money with interest rates much lower than most credit cards.
- Enjoy FIXED rates that won't increase unexpectedly like variable-rate credit cards.
- Avoid long-term debt with set monthly payments.

Vacation
Loan
Special
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OF STATE OF STATE

Whether you're planning an action-packed family adventure or a relaxing getaway, we're here to make your summer vacation a reality.

It's easy to get started.

Apply online or call 304-623-4794.

*APR - Annual Percentage Rate. Rate received based on member's creditworthiness. Some restrictions and fees may apply.

Start Earning

Even More.

4.50% APR

18-MONTH SHARE CERTIFICATE
LIMITED TIME ONLY

With interest rates continuing to rise, we're sharing the wealth with all our members! Take a break from the stock market roller coaster and enjoy guaranteed returns on your investments.

Right now, lock in our Special 18-Month Certificate at 4.50% APR.*

These rates are only available for a very limited time and apply to new monies and renewals only.

OPEN YOUR SHARE CERTIFICATE AND START EARNING MORE!

Stop by and see us or call 304-623-4794.

*APR – Annual Percentage Rate. Rates subject to change without notice. Fees may reduce earnings on accounts. Special Certificate rates apply to new monies and renewals only. \$1,000 minimum deposit required for special Certificates. Early withdrawal penalties may apply on Certificate Accounts. Limited time offer – CAPE FCU reserves the right to end this promotion at any time. Certain conditions apply. Contact credit union for complete details.

^Share Certificate Accounts available through CAPE Federal Credit Union are federally insured up to at least \$250,000 by the National Credit Union Administration (NCUA), a US government agency.



Travel Easy with CAPE Mobile!

CAPE Mobile is the perfect travel companion this summer. No matter where you go, your account can be easily accessed using your mobile phone or tablet.

- ✓ Check Account Balances
- Transfer Money

Pay Bills

- **Review Statements**
- ✓ Make Loan Payments
- **Deposit Checks**
- ✓ Pay Your CAPE Visa®
- ✓ & Much More!





Download Our FREE Mobile App Today!

Apple Pay® Convenient & Secure!

Use Apple Pay® with your CAPE debit card for a more convenient and secure shopping experience.

A More Convenient Way to Pay

Access your mobile wallet through your smartphone, tablet, or smartwatch and pay directly from these devices. Mobile wallet payments are accepted at most merchants, in apps, and online.

A Higher Level of Security

Apple Pay® is more secure than using your actual debit card. Your card number is never exposed to merchants and all data stored in your mobile wallet is encrypted.

How to Use Apple Pay®

Simply add your CAPE Debit Card to the Apple Pay® payment application on your device and set it as your default payment option.

For questions on using Apple Pay®, give us a call or stop by our branch location today!





Get a Head Start on BACK-TO-SCHOOL **Shopping!**

Start tackling your back-to-school shopping list with CAPE's Visa®

Credit Card. With rates much lower than store credit cards, you can shop with confidence knowing you're using one of the best credit cards around.





✓ Low Rates

√ to \$10,000 Available Limit*

✓ No Annual Fee

✓ 25-Day Grace Period

Apply online or stop by our branch location today!







FEDERAL CREDIT UNION

304-623-4794 WWW.CAPECU.COM

Hours:

Monday - Friday Lobby

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:

CLOSED: LABOR DAY

CLOSED: COLUMBUS DAY