



1st Quarter 2024

CAPE

QUARTERLY REVIEW

NEWSLETTER DATE: JANUARY 1, 2024

VOLUME MMXXIV ISSUE 1

Tackle **HOLIDAY** Debt

— WITH OUR —




Personal Loan Special



If you overspent during the holidays, now is the time to tackle your debt with our Personal Loan offer. Until January 31st, borrow up to **\$2,500** for **12 months** with a great rate as low as **9.99% APR***.

Benefits of Consolidating

Consolidating your high-interest credit cards into a lower rate Personal Loan has many benefits, including:

-  **Enjoy one payment:** Experience the convenience of just one monthly payment and due date.
-  **Pay less interest:** Our Personal Loan Special offers a much lower rate than most credit cards. And, with only one interest rate, you'll reduce the amount of interest you pay.
-  **Benefit from a fixed term:** With a fixed repayment term, you'll know exactly when you'll be debt-free.

Don't delay! Start Saving Today.

Visit www.capecu.com to apply.

*APR- Annual Percentage Rate. The actual rate you receive is based on your creditworthiness. Offer good until January 31, 2024. Some restrictions and fees may apply.

GROW Your Savings!

Certificate Special
12 Month Share Certificate
5.30% APR*

If boosting your savings is part of your New Year's Resolutions, get a head start with our Share Certificate Special.

Share Certificate Accounts (or Certificates of Deposit) provide an excellent way to grow your savings without the risk. You'll earn guaranteed returns on your investments[^] and you can bypass the stock market roller coaster.

If you're looking to earn more on your money in the New Year, open your Share Certificate today!

Stop by to see us or call
304-623-4794

*APR - Annual Percentage Rate. Rates subject to change without notice. Fees may reduce earnings on accounts. \$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.



FILE SMART. SAVE BIG.

Enjoy the perks of being
a member.

SCAN CODE TO GET DISCOUNT OR VISIT
taxservices.lovemycreditunion.org



2024 Board Applicants Requested

The credit union is seeking candidates to fill 1 opening on the 2024 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.



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323 EAST PIKE STREET,
CLARKSBURG, WV 26301

304-623-4794
WWW.CAPECU.COM

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 15TH
CLOSED: MARTIN LUTHER KING JR. DAY

FEBRUARY 19TH
CLOSED: PRESIDENTS' DAY



**CAPE Federal
Credit Union**