



1st Quarter 2026

CAPE

QUARTERLY REVIEW

NEWSLETTER DATE: JANUARY 1, 2026

VOLUME MMXXVI ISSUE 1



New Year

NEW GOALS LESS DEBT!

Personal Loan Special

- ✓ Borrow up to \$2,500
- ✓ 12 Months
- ✓ Rates as low as 8.99% APR*

The new year is the perfect time to reset your finances and focus on what matters most. If holiday spending followed you into January, you're not alone. Our **Personal Loan Special** can help you simplify payments, lower your interest, and make real progress toward your financial goals.

For a limited time, you can borrow up to **\$2,500** for **12 months** at a competitive rate **as low as 9.99% APR.*** It's a smart way to start the year feeling more in control of your money.

Why Consolidate Your Debt?

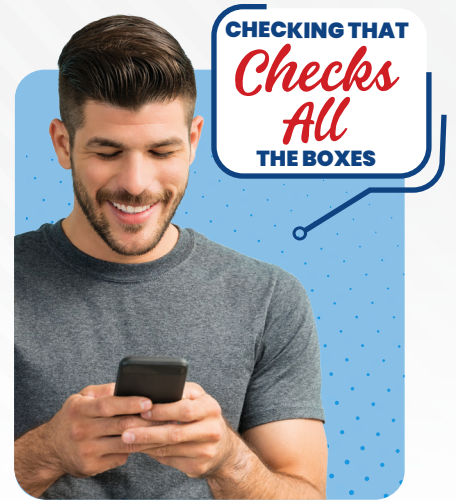
Rolling multiple high-interest balances into one Personal Loan offers several advantages, including:

- **One Simple Payment:** Combine multiple bills into one easy monthly payment with a single due date.
- **Lower Interest Costs:** Personal loans typically offer lower rates than credit cards, helping you save money over time.
- **Clear Payoff Timeline:** With a fixed term and set payment, you'll know exactly when your debt will be paid off.

Make this the year you turn goals into progress. Don't wait to take control of your debt.

Apply today at www.capecu.com.

*APR - Annual Percentage Rate. The actual rate you receive is based on your creditworthiness. Offer good until January 31, 2026. Some restrictions and fees may apply.



Our **FREE Checking Account** comes stacked with all the PERKS you're looking for without the hassle of jumping through hoops.

Perks Include:

- NO Monthly Service Fees
- FREE Online & Mobile Banking
- FREE eStatements
- Apple Pay®
- Remote Deposit
- Debit Card Controls with CardValet®

Get more from your checking!

**Open Your
Account Today!**

Get Exclusive Discounts on Tax Prep with INTUIT turbotax



As a CAPE FCU member, you can save 20% on TurboTax®, whether you file yourself or have an expert file for you. Or save up to \$25 on in-office tax prep services from H&R Block and get your taxes done by professionals. You can save even more with early-season pricing when you file by February 28th.

Plus, you can enter for a **chance to win \$10,000** in the Tax Time Sweepstakes from Love My Credit Union Rewards.

Take a few minutes now to lock in your discount, right from your phone. **Scan the QR code** to get started or visit our credit union website.



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323 EAST PIKE STREET,
CLARKSBURG, WV 26301

304-623-4794
WWW.CAPECU.COM

Hours:

Lobby: Monday – Friday
9:00am – 4:00pm

Call for availability/appointments

Drive-Thru: Monday – Friday
8:00am – 4:00pm

Staff:

TERESA HENLINE
TERESA@CAPEFCU.COM

JERRIE STARKEY
JERRIE@CAPEFCU.COM

BOARD OF DIRECTORS
BOARD@CAPEFCU.COM

SUPERVISORY COMMITTEE
SUPERVISORY@CAPEFCU.COM

Office Closings:

JANUARY 19TH
CLOSED: MARTIN LUTHER KING JR. DAY

FEBRUARY 16TH
CLOSED: PRESIDENTS' DAY



NOTICE: UPDATED BRANCH HOURS

Beginning December 15, 2025

NEW Drive Thru Hours: 8:00am – 4:00pm

NEW Lobby Hours: 9:00am–4:00pm

2026 Board Applicants Requested

The credit union is seeking candidates to fill 2 openings on the 2026 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.



CAPE Federal
Credit Union