



CAPITOL VIEW  
Credit Union

# QUARTERLY Newsletter

April • May • June  
2016



## This Quarter

The New capview.com

Free Shred Event

We Offer Mortgages!

Online Solutions by Capview

Staff Column - "Why I Choose  
Capitol View"

Newsletter Contest & Survey

## Upcoming Holidays

Memorial Day, May 30  
Offices Closed

## The New capview.com Available Now

Capitol View recently renovated our website, [www.capview.com](http://www.capview.com), to offer a streamlined look and improved functionality.

Some major changes include consolidating the home banking login to the top of the page and categorizing information by accounts, loans, and service.



# Current Rates

As of March 1, 2016



## auto

New Vehicles (2012 and newer)  
as low as 1.99%

Used Vehicles (2009-2011)  
as low as 3.10%

Used Vehicles (2007-2008)  
as low as 5.05%

Used Vehicles (2006 and older)  
as low as 6.25%



## certificates

12 month as high as 0.60% APY

13 month as high as 1.00% APY

21 month as high as 1.31% APY

24 month as high as 0.90% APY

36 month as high as 1.31% APY

60 month as high as 2.02% APY



## mortgage

Home Equity Loans (Fixed Rate)  
as low as 2.70%

Home Equity Lines of Credit (Variable Rate)  
as low as 3.75%

Mortgage Loans  
Rates vary daily. Contact us for current data.



## personal

Gold MasterCard  
8.50%

Classic MasterCard  
12.50%

Value Plus Loans  
as low as 1.99%

Value Loans  
as low as 7.29%

Lifesaver Loans  
as low as 11.75%

Visit [www.capview.com](http://www.capview.com) for additional rates and details.

Rates are as of March 1, 2016 and are subject to change.

Loan rates listed are our best rates and may vary based on credit and collateral.



# Free Shredding Event

Wednesday, May 18 • 11am-1pm

Spring is here and it is the perfect time to clear out those old documents. On May 18, Capitol View will be offering free, on-site shredding services from 11am-1pm in the gravel parking lot to the North of the 1000 E. Grand Iowa Workforce Development Building. Members are able to drive up and bring up to 100 pounds of paper to shred. Take some time and review your old documents to reduce clutter and securely destroy paperwork that contains sensitive personal information.

Examples of potentially sensitive materials to shred:

- Old copies of financial statements
- Tax documents over three years old (unless you are at an increased risk of being audited)
- Credit card offers/direct mail
- Convenience checks from credit card companies
- Old pay stubs
- Cancelled checks
- Checkbook duplicates
- Cancelled credit/debit cards

## We Offer Mortgages!

### Don't Settle When It Comes To Your Mortgage.

There are a lot of options out there for you to finance your mortgage. Many of them make the process seem as simple as pushing a button. While Capitol View and our mortgage professionals at Premier Lending make the process straight-forward and easy to understand, there is a lot more to your mortgage process than just pushing a button.

That's why it is important that you have professionals working for you who can answer your questions. Your trusted professionals at Capitol View and our partner Premier Lending are here to guide you through this significant life purchase.

*Don't treat your mortgage like an online pizza order!*

Contact our mortgage professional, Susan Maroon, to learn more or get started:

Susan Maroon

515-867-2734

[susanm@premierLA.org](mailto:susanm@premierLA.org)

# Online Solutions By Capview

## A Quick Guide to Our Versatile Online Tools

Capitol View has made online and mobile tools a priority as a way of offering added convenience to our members. While our online tools offer a wide variety of solutions to everyday financial needs, it can sometimes be difficult to determine which tool would be best to use in a given situation.

We have developed the following quick guide, sorted by action, to help you determine which tool will offer the best solution.

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### Accessing Our Various Online Tools



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### View Recent Activity

Both home banking and our mobile app allow you to view recent activity on your accounts.



### Download Recent Activity

Our home banking and MyCard Info tools allow you to download your recent transactions in several formats for use with various financial software.



### Remotely Deposit Checks

Use our mobile application to deposit checks on-the-go from anywhere you have service.



## Transfer Money Between Accounts

Easily setup one-time or recurring transfers between your CapitolView accounts.



## Transfer Money Between Institutions

Easily setup one-time or recurring transfers between your CapitolView account and other institutions.



## Notify MasterCard of Travel Plans

Before you travel, notify MasterCard of your plans using MyCard Info. This will prevent our fraud monitoring system from blocking your travel activity.



## Create One-Time or Recurring Payments to Businesses, Groups, or Individuals

Our Bill Pay tool allows you to easily manage all of your bills from one place. Whether you are paying a business, group, or an individual, our Bill Pay tool can help you automate your payments.



## Send/Request Money Securely Via Text/Email to Individuals

Whether you need to send money to a friend or they owe you money, Capview Connect enables you to securely send/request funds with individuals without sharing account information.



## Setup Customizable Account Alerts

Use our home banking system to create customizable account alerts. Alerts are customizable to cover a wide range of circumstances including low balances, upcoming loan payments, transaction alerts, and many more. What's more, alerts can be delivered to via email or text message



# Quarterly Staff Column

## “Why I Choose Capitol View”

When I started working at Capitol View during college ten years ago, I didn't know a lot about the credit union movement. It didn't take long before I began to discover the incredible advantages that credit unions, and particularly Capitol View, offered over banks. Today, my wife and I call Capitol View home for nearly all of our financial needs.

To begin, Capitol View offers unmatched value compared to other institutions. Throughout my years at Capitol View, our board of directors has always made value a priority. That value is clear when you compare Capitol View's rates and fees to other institutions. Capitol View is competitive or better than not only local and regional institutions, but nationwide.

Some people might be willing to sacrifice value for convenience (and many people do when they choose national banks). However, Capitol View has invested in state of the art online and mobile technology that makes it more convenient than ever before to bank small. Whether depositing checks with our smartphone app, securely sending funds to a friend via text/email, or organizing your bills on our comprehensive bill pay system, Capitol View offers tools not common to institutions our size.

Beyond Capitol View's value and convenience, the main reason my wife and I choose Capitol View for our finances is reliability. We know that if we ever need anything we will get immediate attention from someone we know, not a computer. I know firsthand the experience our staff has and the pride they all take in helping members find solutions.

While others may be tempted by large national institutions, my wife and I know that the value, convenience, and reliability of Capitol View cannot be match by even the largest banks. It's a pleasure to work here and even more so to bank here.

Got Questions?  
Email Ben at [bens@dwx.com](mailto:bens@dwx.com)



# Member Survey

Visit [www.capview.com](http://www.capview.com) and select the "Newsletter" link to complete this quarter's member survey. Your input helps guide our board or directors and staff regarding decisions, goals, and priorities.

1. How would you rate the quality of Capitol View's website renovation?  
Above Expectations • Meets Expectations • Below Expectations
2. Is there a particular change you like most?  
\_\_\_\_\_
3. Have you experienced any issues with our new website?  
\_\_\_\_\_
4. Are there any additional features you would like to see in the future?  
\_\_\_\_\_

## Newsletter Contest

Submit answers online at [www.Capview.com](http://www.Capview.com)  
for a chance to win a \$50 Atira Gift Card!

Click the "Newsletter" link inside the Member Information box on the main page.

**Drawing for this quarter's winner will be held on April 29, 2016.**

1. List an example of something you can shred at our free annual shred event.
2. What online tool allows you to transfer between Capitol View and other institutions?
3. Who can members contact regarding mortgages?
4. What is one reason YOU choose Capitol View?



## QUARTERLY SECURITY TIP

### Beware of 'Skimming'

'Skimming' is when a fraudster tampers with card processing devices such as ATMs to steal card and/or PIN information.

Here are a few things to be aware of:

- Look for suspicious appearance on devices (ie. broken security seals, loose components, cameras over keypad)
- Use devices inside secure locations (banks, credit unions, monitored office buildings)
- Review your statement frequently to verify your activity

**CAPITOL VIEW** *Credit Union*  
1000 East Grand Avenue  
Des Moines, IA 50319

