



CAPITOL VIEW
Credit Union

QUARTERLY Newsletter

Apr • May • Jun
2017



This Quarter

Mobile Bill Pay - Cover

Annual Shred Event - Pg 3

"Skimming" - Pg 4

Spring Cleaning Refi Promo - Pg 5

Staff Column - "Tips for Traveling" - Pg 6

Newsletter Contest & Survey - Pg 7

Upcoming Holidays

Memorial Day, May 29
Offices Closed

Independence Day, July 4
Offices Closed

Mobile Bill Pay

Capitol View is committed to offering the most current technologies in order to simplify our members' lives and help them save money.

You can find our latest addition on our mobile app; mobile bill pay. Members can now access, edit, and setup new bill payments from within our mobile app.

Select the new bill pay icon,  which is found on your accounts screen.

From there, you can swipe left and

Continued on page 3...

Current Rates

As of March 10, 2017



auto

New Vehicles (2014 and newer)
as low as 1.99%^{APR}

Used Vehicles (2011-2013)
as low as 3.20%^{APR}

Used Vehicles (2009-2010)
as low as 5.15%^{APR}

Used Vehicles (2008 and older)
as low as 6.35%^{APR}



certificates

12 month as high as 0.70%^{APY}

13 month as high as 1.31%^{APY}

21 month as high as 1.51%^{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 2.95%^{APR}

Home Equity Lines of Credit (Variable Rate)
as low as 3.75%^{APR}

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



personal

Gold MasterCard
8.50%^{APR}
Variable Rate

Classic MasterCard
12.50%^{APR}
Variable Rate

Value Plus Loans
as low as 1.99%^{APR}

Value Loans
as low as 7.29%^{APR}

Lifesaver Loans
as low as 11.75%^{APR}

Visit www.capview.com for additional rates and details.

Rates are as of March 10, 2017 and are subject to change.

APR=Annual Percentage Rate APY=Annual Percentage Yield

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



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right between your current payees. To add a new payee, go to settings and select, "Manage Payee". New payments can easily be setup or edited from each payee's screen.

Members must be enrolled in Bill Pay from a desktop computer before gaining access in our mobile app.

Contact us with any questions.



Free Shredding Event

Wednesday, May 17 • 11am-1pm

Spring is here and it is the perfect time to clear out those old documents. On May 17, 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

"Skimming"

What It Is And How To Protect Your Cards

Over the past few years, credit unions, banks, and merchants have been transitioning debit and credit cards to EMV 'chip' technology. This new technology is geared towards significantly improving the security of your cards by incorporating an encrypted microchip to authenticate transactions. However, despite these efforts, many instances still require the more vulnerable magnetic strip method on cards. That's where skimming comes in.

"Skimming" is a type of fraud that uses covertly placed devices (such as cameras or card readers) to steal card information with the intent of creating duplicate cards and fraudulent transactions. Alarmingly, many of these devices can operate without effecting the functionality of the terminals they are installed onto (typically ATMs or gas pumps). Most concerning, skimming devices have been located by local law enforcement at an alarming rate.

So, what can you do to protect your information? Here are a few easy steps you can take:

- **Look For Suspicious Features At The Terminal**
Skimming devices can be very deceptive and, often times, blend in with the devices they are attached to. Be sure to check the terminal for loose features around the card reader or keypad. If you detect anything that doesn't appear to be an original part of the terminal it is wise to go try another.
- **Prefer ATMs Located in Secure or Monitored Areas**
Terminals that are located in secure or monitored areas, such as business lobbies, may be less vulnerable to skimming devices. In those locations it is harder for a thief to install and recover their fraud devices undetected.
- **Protect Your PIN**
Some skimmers incorporate tiny cameras that aim towards the keypad to catch your PIN. It is a good practice to avoid using your PIN during pay-at-the-pump purchases. If you need to enter your PIN (such as at an ATM) be sure to use one hand to mask the keypad as you enter your PIN.
- **Monitor Your Account**
As always, one of the best ways to protect your account is to regularly monitor it for suspicious activity or discrepancies. In the event there is a concern, the sooner it can be identified; the easier it is to address.



Spring Cleaning Refi

Clean up your auto loan.
Refinance with Capitol View.

The Benefits of Refinancing May Include:

- *Lower Monthly Payment*
- *Pay Less Interest*
- *Up To \$150 Cash Back**

Contact Capitol View to see what
your benefits may be.

*Cash-back offer is for 1% of the vehicle loan payoff amount refinanced with Capitol View. Valid 3/13/17 through 5/31/17 and only applicable for loans of \$10,000 or more from another financial. Cash-back total cannot exceed \$150 and will be deposited into CapitolView savings account on first business day of seventh month after loan is processed. When processed, loan must be paid current to receive cash-back total. CapitolView auto loans don't qualify for cash-back offer. Rates, terms, and conditions subject to change and may vary based on qualifications, including creditworthiness and loan-to-value ratio, as well as age and mileage of the vehicle. All loans subject to approval. Includes Loyalty Discount of 0.25% APR when enrolled in direct deposit of net income and automatic loan payments from your CapitolView account. Borrowers will lose Loyalty Discount if they fail to meet qualifications during loan term.

Quarterly Staff Column

“Tips For Traveling” by Jessica Horst

It is getting to be that time of year where we are planning trips and vacations. Let Capitol View Credit Union help with some tips for traveling:

- Always have more than one method of payment when traveling.
- Notify Capitol View of travel plans. Call or email us here at Capitol View Credit Union and let us know when and where you will be traveling. We will put a travel strategy on the system to decrease the likelihood of your card being declined or blocked.
- When given the choice, use your PIN # with your debit card. There are some states and merchants where the likelihood of fraud is higher than normal. If you use your debit card as credit in these situations, the card will more likely be declined.
- When you check-in to a hotel and they swipe your card, their system typically authorizes and holds the cost of the room plus incidental charges. While this amount may vary, a good rule of thumb is room + tax + 20%. The amount being held will affect your availability of funds on your debit card and the overall limit on your credit card. The same is true with Cruise Lines and car rental companies. When you make a reservation, you may want to ask for the total amount of the authorization.

Once the transaction is finalized and verified, these holds should be released.

- Credit cards are typically more reliable while traveling and less vulnerable than debit cards. Credit transactions are processed differently than debits and are also not directly linked to your checking account.

Don't have a credit card? Consider applying for Capitol View Credit Union Credit Card. There are no annual fees, free online management tools. You can even make the payment by contacting us. No interest on purchases if you pay the entire card balance by the due date each month.

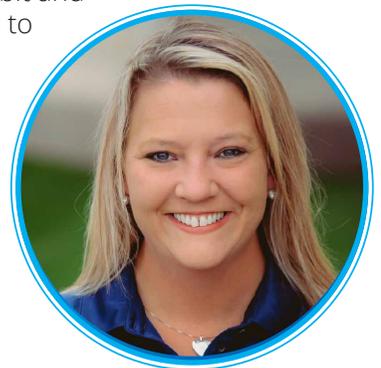
Visit www.capview.com/mastercards to learn more or to apply online.

If you have any questions about traveling with your debit and credit cards, don't hesitate to contact us. We want you to have the best possible experience while keeping your accounts safe and secure.

Got Questions?

Call Jessica at 515-725-2167

Email Jessica at jessicah@dwx.com



Member Survey

Visit www.capview.com and select the “News” link (under the “About Us” tab) to complete this quarter’s member survey. Your input helps guide our board or directors and staff regarding decisions, goals, and priorities.

1. Do you actively use any of our online services? (Please select all that apply)
Home Banking • Mobile Banking • Online Bill Pay • MyCard Info • Capview Connect
2. How would you rank the quality of our online services?
Poor • Below Expectations • Above Expectations • Excellent
3. What is your favorite feature among all of our online services?
4. Is there a particular feature that can be improved or added? If so, what?

Newsletter Contest

Submit answers online at 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 28, 2017.

1. List one possible benefit of refinancing an auto loan with Capitol View.
2. What new feature was recently added to our mobile app?
3. List one way you can help protect yourself from ‘Skimming’.
4. List one tip to consider before traveling.



QUARTERLY SECURITY TIP

Email Security

Many of us use email everyday without thinking twice. However, the routine nature of email can lend itself to carelessness. Here are some ways to keep your email and information secure:

- Regularly change your passwords.
- Some email providers offer alerts when your account is accessed from an unusual source. Enable those alerts when possible.
- Setup recovery devices for your email in the event of a forgotten or compromised password.
- NEVER share confidential personal or account information over email. Capitol View only uses secure technology to send sensitive information through email.

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