

# Checking Accounts



[www.capcomfcu.org](http://www.capcomfcu.org)

**CAP  
COM**  
Federal Credit Union  
*Our service says it all!*<sup>SM</sup>

**CAP  
COM**  
Federal Credit Union  
*Our service says it all!*<sup>SM</sup>

## Phone Numbers & Website

CCFCU Phone	(518) 458-2195
CCFCU Toll Free	(800) 468-5500
CCFCU Fax	(518) 458-2261
Touch-24	(518) 458-8986
Touch-24 Toll Free	(800) 634-2340
<a href="http://www.capcomfcu.org">www.capcomfcu.org</a>	

## Main Office & Mailing Address

18 Computer Drive East • Albany, NY 12205

### CAP COM Members!

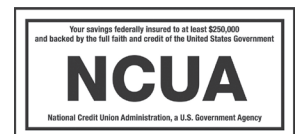
**Save money** on retail, dining, entertainment and more with discounts available through Credit Union Member Companies.

Discounts available when you pay for your purchases using your CAP COM VISA® Credit Card or Debit Card or by check\*.

Offer details vary by vendor. Effective date of program is 2/1/10. Credit Union does not endorse, recommend, or guarantee the products or services of Member Companies. Previous purchases excluded. Program subject to change or cancellation without notice. See Web site for details.

Albany • Brunswick • Clifton Park  
Cohoes • Colonie • Glenmont • Latham  
Niskayuna • North Greenbush

10 01-002  
REV 10/21/10  
3,000



## Open a Checking Account and get the best in free checking!

### Consumers' Choice Free Checking

- No monthly fees or minimum balance.

### Members' Advantage Dividend Checking

- Earns dividends if monthly average balance is \$500 or more; no monthly fees.

### Investors' Advantage Dividend Checking\*

- Credit Union Money Market and \$1,000 average monthly balance required to earn dividends.
- No monthly fees.

### Young Adult Checking (ages 15-22)\*\*

- No minimum balance or monthly fees.
- VISA® Debit Card with unlimited free ATM access anywhere in the world.
- Overdraft option available.

Save money with our member discount program. See back panel for more details

### VISA Debit Card

Your VISA Debit Card can be used wherever you see the VISA logo. Use it to:

- Withdraw cash at ATMs and select merchants. You can also make deposits at most Capital Communications ATMs.
- Pay for purchases instead of writing a check and the money is deducted directly from your checking account.
- Save money with our member discount program. See back panel for more details.

Your debit card is protected by our Zero Liability Policy (excluding ATM transactions or non-VISA-branded PIN transactions).

### Save yourself the trip!

Use Direct Deposit to have your paycheck deposited directly into your account. Divide your paycheck among different accounts with Payroll Deduction.

\*Capital Communications Money Market Account required to open.

\*\*Capital Communications will reimburse members with a Young Adult Checking Account (ages 15-22) for any ATM surcharge or foreign transaction fee. Members ages 15-17 must have a parent/guardian as a joint owner.

## There's so much more in a CAP COM Checking Account!

All of our accounts offer the following:

- Fewer or no fees compared to other financial institutions.
- Free checks for life (select styles).
- Free VISA® Debit Card with CU Rewards
- 1,000 CU Reward Points at account opening
- A network of 30,000 free ATMs and an online tool to help you find them.
- Up to 10 free withdrawals per month at ATMs outside our free network.
- 24/7 account access, online or by phone.
- Free online Bill Pay.
- Overdraft options
  - Savings overdraft
  - Checking Account Line-of-Credit
  - Member Courtesy Pay\* – Overdraft coverage for checks and ACH transactions
- Member Courtesy Pay Plus\* also covers debit card and ATM transactions.

### We make it easy to switch!

We know the process of switching your Checking Account from another financial institution can be cumbersome. Any CAP COM Associate will complete the forms needed to:

- Open a Checking Account
- Close out your old account
- Set up direct deposit
- Redirect automatic payments

### Enjoy our great member service – open a Checking Account today!

\*Member Courtesy Pay is not automatic and you must be approved for and opt-in to the Courtesy Pay Program before it becomes effective. A Courtesy Pay Program disclosure detailing the terms and conditions of the Program will be provided when you are approved and have opted-in to use this service. Courtesy Pay coverage will occur only after savings transfer and/or checking line-of-credit is used (if already established on the account.) We will pay overdrafts at our discretion up to but not exceeding your Member Courtesy Pay limit. We retain the right to decline Member Courtesy Pay Program transactions. If we do not authorize and pay an overdraft, your transaction may be declined and a returned item fee will be assessed, if applicable.

## CU Reward Points

Earn CU Reward Points whenever you use your debit card. For every \$5 you spend, you'll earn one Reward Point on eligible transactions (ATM withdrawals are not eligible for points). Your monthly statement will list your accumulated points. All VISA® Access Card holders are automatically registered, so you can start earning points right away! For merchandise redemption information, please visit [curewards.com](http://curewards.com). For information about travel redemption, please call (800) 900-6160.

## Online Options

**Connect-24**, our online banking system gives you the freedom to bank on your own time. Manage your money anytime, anywhere with our free downloadable iPhone App and access to our mobile web solution at [www.capcomfcu.mobi](http://www.capcomfcu.mobi).\*

**Pay your bills** at the click of a button with free Bill Pay in Connect-24. You control when your bills are paid and receive a confirmation when money leaves your account. Receive, view and manage your bills online with Bill Presentment.

**E-Statements** are one more tool to fight identity theft. View your statements from the privacy of your computer within Connect-24 instead of waiting for them to come in your postal mailbox. It's free! Other features include an e-mail notification when your statement is ready and is available in an easy-to-print Adobe PDF format.

**iDeposit-24** allows you to deposit checks to your Checking Account from any Internet connection through Connect-24, and have immediate access to deposited funds (limits will apply). Great for students away from home! (Must be a qualified member. Some restrictions may apply.)



\*Data charges may apply. Check with your wireless carrier.

## The utmost in convenience – our ATM network

There's no reason to ever pay an ATM fee. The chart below lists all of the free options we have.

ATM Type	CCFCU ATM Charges	
	0-10 transactions per month	11+ transactions per month
CCFCU-owned ATMs	Free	Free
CO-OP and SUM ATM Network (surcharge-free)	Free	.50
(surcharge-free) Non-CCFCU ATMs	Free	.50*

Surcharge-free: In addition to the fees charged by CCFCU to use non-CCFCU-owned ATMs, ATM owners may charge additional fees, also known as surcharges, to use their ATMs. These vary by financial institution. CCFCU has entered into relationships with CO-OP Financial Services and Key Bank to allow CCFCU members to access participating ATMs without paying surcharges (surcharge-free access). CCFCU fees may still apply. \*Please Note: You may be charged a surcharge by the ATM owner.

Finding a free ATM couldn't be easier! Use our online ATM locator at [capcomfcu.org](http://capcomfcu.org) and find the free ATM closest to you, get directions and even send the information to a cell phone. Just click on "Locations/ATMs" at the top of our home page.