

Directory of Products & Services



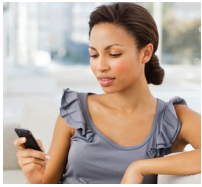
www.capcomfcu.org

CAP
COM
Federal Credit Union

*Our service says it all!*SM

CONVENIENCE SERVICES

Connect-24 (Home Banking)



Secure online banking platform; view account balances, history, check copies and statements; conduct transfers; make payments and more.

Touch-24

Touch-tone phone access with an audio response option for routine account transactions. Available 24 hours a day, seven days a week by calling (518) 458-8986 or (800) 634-2340.

Mobile Banking

Manage your money anytime, anywhere with our iPhone App or our mobile web solution at www.capcomfcu.mobi. Visit our website for more information. Data charges may apply. Check with your wireless carrier.

FinanceWorks

Free online money-management tool that can monitor all your accounts. Find it within Connect-24.

Online Bill Pay & Presentment

Pay bills in a secure online location. You can also receive, view and manage copies of your bills online with Bill Presentment.

Online Lending

Apply for loans anytime and receive instant approval if credit qualified.

Online Membership Application

Apply for membership online, 24 hours a day, seven days a week.

iDeposit-24*

Deposit checks to your Savings and Checking Accounts from anywhere you have Internet access.

Funds Transfer*

Transfer funds between financial institutions.

POPmoney*

Send money to any e-mail address or cell phone.

eStatement

View your account and credit card statements online within Connect-24.

*Must meet eligibility requirements. Some restrictions may apply.

Our promise is to benefit every member, every time, every day.

CAP COM is a full-service financial institution whose unbridled commitment to its members and community is unmatched by anyone. CAP COM has all the products you need and the exceptional service you deserve.

At CAP COM, we deliver on our promise to benefit every member, every time, every day. That's why we believe that "Our service says it all!"

CAP COM CARES FOUNDATION

The CAP COM Cares Foundation nurtures our community by supporting community health and wellness; financial literacy and education; and children and underprivileged families. Visit our website or any branch location for more information or to make a donation.



CAP COM Cares Foundation

Proudly established by CAP COM Federal Credit Union

SAVINGS

Primary Savings

A CAP COM Savings Account is required for membership and provides access to all our products, services and programs.

Youth Savings (*birth-age 12*)

Earn dividends and participate in youth events and contests.

Young Adult Savings (*ages 13-17*)

Earn dividends and participate in teen events and contests. Teens are eligible for CAP COM scholarships.

Kids earn \$70 per year with our Great Grades and Reading Programs!

Holiday Club

Club account earns dividends and renews automatically. Balance is transferred to a Savings Account in early October. Automatic deposits available through payroll deduction. Withdrawals are allowed at any time with no penalty.

Special Purpose Club Accounts

Can be used for any special savings purpose. Earns dividends and allows withdrawals at any time.

Individual Retirement Accounts

Includes rollovers from qualified savings plans at retirement. Accounts are insured by NCUA (National Credit Union Administration).

Certificates*

Terms from three to 60 months with a minimum deposit required. Call CAP COM for special offers.

iSaveSM Certificates*

12-, 18- or 36-month terms and \$100 minimum deposit. Minimum deposit is waived if you set up Payroll Deduction. Additional deposits are allowed. Customize your savings plan online today!

CertifiKIDs Certificates*

18- or 36-month terms and a \$100 minimum deposit. Deposit waived with payroll deduction.

*Penalty for early withdrawals.

Premier Money Market

Savings Account with check-writing capabilities and unlimited cash withdrawals. Requires a

\$60,000 minimum balance and Checking Account to earn dividends.

Investors' Advantage Money Market

Savings Account with check-writing capabilities and unlimited cash withdrawals. Requires a Checking Account and \$2,500 minimum balance to earn dividends.

CHECKING

Free checks for life (select styles) and overdraft options are available on all Checking Accounts. Unlimited free check images on Connect-24. Convenient 24-hour access with the VISA® Debit Card through ATMs and merchants. Receive your monthly account statements online or by mail.

Consumers' Choice Free Checking

No minimum balance required and no monthly fee.

Members' Advantage Dividend Checking

Features no monthly fee and requires a \$500 average monthly balance to earn dividends.

Investors' Advantage Dividend Checking

Features no monthly fee and requires a \$1,000 average monthly balance combined with an Investors' Advantage Money Market.

Young Adult Checking (*ages 15-22*)

Unlimited free* ATM withdrawals at any ATM worldwide and no minimum balance required. Teens ages 15-17 can open a Young Adult Checking Account with a parent or guardian as a joint owner.

*CAP COM will reimburse members with a Young Adult Checking Account (ages 15-22) for any ATM surcharge or foreign transaction fee.

VISA® Debit Card

Access your Checking Account anywhere VISA is accepted with this FREE Debit Card. Earn one CU Reward Point for every \$5 spent.

Member Courtesy Pay*

Member Courtesy Pay protects you from returned checks due to non-sufficient funds or declined VISA Debit Card transactions.

*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.) CAP COM will pay overdrafts at its 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.

LOANS (If credit qualified)

Home Loans

Mortgages

From first homes to second purchases, to new construction and more, CAP COM has options for every need with a variety of terms and competitive rates.

Mortgage products are offered by our Mortgage Team, CCFCU Funding LLC, which is an independently incorporated subsidiary of CAP COM FCU. Mortgages in New York State only.

Home Equities

Fixed and adjustable rates with limits up to \$150,000. Contact us for rates and terms.

Automobile

Financing for new and used vehicles. Contact us for rates and terms.

Car Buyers Helpline*

A unique service designed to help members in all phases of the vehicle purchase process, including dealer negotiation.

Take the stress out of purchasing your next vehicle!

Step 1: Get pre-approved for an Auto Loan!

Apply online, call or speak to a CAP COM Branch Representative today!

Step 2: Let our Car Buying Experts find the right vehicle and negotiate the best price for you!

Step 3: Get your Auto Loan Check. Pay the Dealer. Drive Away!

*Car Buyers Helpline is an independently incorporated subsidiary of CAP COM FCU.

Academic Advantage Education Loan

Up to \$50,000 for education expenses.

RV/Boat Loan

Financing for recreational equipment and accessories, RVs, boats, planes, etc.

Checking Account Line-of-Credit

Checking Account overdraft option up to \$5,000.

Personal

Unsecured line-of-credit up to \$15,000.

Savings and Certificate Secured Loans available.

VISA® CREDIT CARDS (If credit qualified)

Classic VISA

Features fixed rates, limits of \$500 to \$15,000 and no additional interest fees for cash advances.

Platinum VISA

Features fixed rates, limits from \$15,000 to \$30,000 and offers a great reward programs.

SERVICES

Member Communication Center

Call CAP COM Associates during business hours to verify balance information, clear checks, transfer funds, handle check requests, and much more!

College Bound

Our College Bound Program offers unique products, services, workshops and dedicated College Specialists that help families find the right college and build a smart financing plan.

CAP COM Financial Services**

Our team of salaried, non-commissioned professionals provide unbiased advice on retirement, insurance, long-term care and estate planning.

Secure your financial future with us.

**CAP COM Investment Services - Securities and annuities offered through LPL Financial and its affiliates, Member FINRA/SIPC, a Registered Investment Advisor. CAP COM Financial Services is a division of CAP COM Federal Credit Union. CAP COM Financial Services and CAP COM Federal Credit Union are not registered broker dealers and are not affiliated with LPL Financial. Financial planning and insurance services offered through CAP COM Financial Services, LLC, a Registered Investment Advisor.

Not NCUA Insured | May Lose Value | No Credit Union Guarantee

Small Business Accounts

Competitive deposit and loan programs that meet your business needs. Contact us for more information at (518) 458-2195 or (800) 468-5500 or memberpro@capcomfcu.org.

Other Services:

Direct Deposit

Payroll Deduction

Payroll Distribution

American Express Travelers Cheques

US Postage Stamps

Mobile Banking* and iPhone App

VISA Gift Cards

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



Our service says it all!SM

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
Connect-24	www.capcomfcu.org
Mobile Banking	www.capcomfcu.mobi

Main Office & Mailing Address

18 Computer Drive East • Albany, NY 12205

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

REV 5/11



CAP COM FCU is federally insured by the National Credit Union Administration.