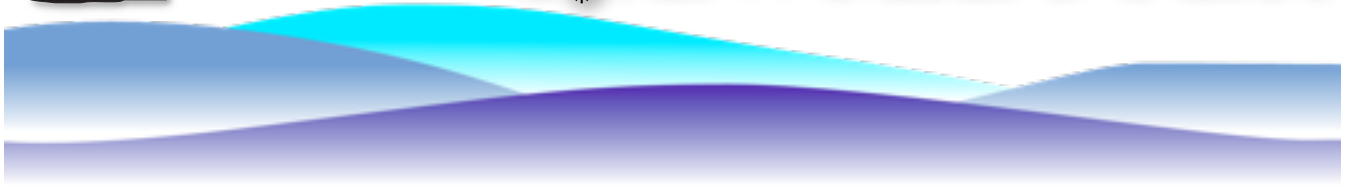




CAPITOL VIEW
Credit Union

NEWSLETTER



CAPITOL VIEW CREDIT UNION QUARTERLY NEWSLETTER

JANUARY 2010

1000 EAST GRAND AVE. - DES MOINES, IA 50319
WEBSITE: WWW.CAPVIEW.COM - EMAIL: CVCU@DWX.COM

PHONE: (515) 281-3595 OR (800) 383-3595
FAX: (515) 281-7765

Newsletter Contest

Win a \$50.00 Atira (VISA) gift card! You can enter this quarter's newsletter contest by answering the following three questions on a 3x5 postcard or by emailing your answers to cvcu@dwx.com. The drawing for this quarter's newsletter will be held on January 25th, 2010.

1. What is the date and location of the annual meeting?
2. What is our routing number?
3. What option has the board of directors provided to members in light of the state employee furlough requirement?

Annual Meeting: February 19th, 2010

The Capitol View Credit annual meeting will be held on Friday February 19th, 2010 at the Meadows Events and Conference Center, 1 Prairie Meadows Drive, Altoona, Iowa. Social hour will be held from 6 pm to 7 pm during which time members can cast their ballots for the board election. Dinner buffet will be at 7 pm, and the business meeting will start at 8 pm.

Members will elect three board members to each serve a three year term. Nominations will not be taken from the floor. The nominating committee has submitted the following list of candidates: Mary Bryant, Tara Ganpat-Puffett, Tereasa Jefferson, Jami Weems. Members who are 16 years of age as of February 19th, 2010 may vote in the election. Absentee ballots are available at your request if you are unable to vote at the meeting. Contact the credit union office for an absentee ballot by phone at 1-800-383-3595, or email us at cvcu@dwx.com, or write to Capitol View Credit Union, 1000 East Grand Avenue, Des Moines, IA 50319.

After the meeting is over and the results of the election are announced the credit union will draw for cash door prizes and play several games of bingo for prizes. Help us celebrate 66 years of service in 2010! Dinner buffet tickets are \$13.00. Contact the credit union office for tickets today!

Holiday Closure Notice

Capitol View offices will be closed on
January 18, 2010
in honor of the Martin Luther King Jr. Holiday.

Tax Refunds Direct Deposit

If you would like to have your tax refund directly deposited to your account at Capitol View Credit Union, you will need to provide the IRS your account number and our routing number.

The routing number to use is 273074135.

Debit Card and Credit Card Unauthorized Usage

CapitolView Credit Union partners with The Members Group and Shazam to protect your card from unauthorized use. To mitigate fraud, we use monitoring systems that track usage that may be unusual and alert us to fraud. To ensure that we can reach you promptly if fraudulent activity is suspected, we need to have current contact information on file including:

- primary phone number
- secondary phone number
- address
- city, state, ZIP code

We and our partners will keep your contact information strictly confidential. Please remember that we will NOT ask for your debit card number or personal identification number (PIN) to verify your identity. Always use caution when providing your debit card information and contact us immediately if you suspect your debit card has been compromised.

Loan Skip Payment Option Available

Because of the required state furloughs for all state employees, the CapitolView Credit Union board of directors has approved a skip payment option for members with loans. To qualify all of your accounts must be in good standing, you must have had the loan for at least 6 months, and you must have not missed any payments on the loan. Interest will continue to accrue on your loan balance, but your payment will be deferred until the end of the loan. Contact a loan officer, or go online to www.capview.com if you would like to take advantage of this option. All members are eligible if they meet the requirements, not just state employees.

Home Equity Line of Credit

The HELOC rate will be as low as 3.75% effective January 1, 2010. If an appraisal is not needed and you borrow at least \$10,000, you may be able to avoid any closing costs! Potential tax benefits make this an even sweeter deal. Contact us today.

Retirement Options

CapitolView Credit Union offers a variety of IRA options for all phases of life. If you want a secure option for your IRA funds, please talk with us.

Contact us at 515-281-3595.

Auto Loans and Credit Cards

We continue to offer some of the very best rates in the nation on auto loans and credit cards. Contact us today if you're paying someone else too much. You may even qualify for bonus cash!

