



1st Quarter 2020

CAPE

QUARTERLY REVIEW

NEWSLETTER DATE: JANUARY 1, 2020
VOLUME MMXIV ISSUE 1

Take Control with
Our Companion App
CardValet[®]
Coming
January 14, 2020.

**Control debit card usage and
spending with the new
CardValet[®] Mobile App!**

Control Spending

With the new **CardValet[®] Mobile App** for your debit card, you're able to set spending limits for general use or specify thresholds by merchant types, such as gas, groceries or retail stores. These controls can even be set by location. The flexible app lets you change these parameters anytime with ease via your mobile device.

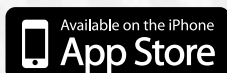
Fraud Protection

A lost or stolen card is just one area of concern in today's world where identity theft, skimming and other attacks are an unfortunate reality. Turning your debit card off when you're not using it helps safeguard against fraud. **When your card is "off", no withdrawals or purchases will be approved.** Transaction controls allow your debit card to work only in specific locations or geographic areas, and adds another layer of protection. And real-time alerts keep you informed when your card is used or declined.

Review Balances and Transactions

Monitor your finances from anywhere. Use the CardValet[®] app to check your account balances.

Download the CardValet[®] App Today!



Christmas Loan Special EXTENDED!

If you find yourself with a large amount of holiday credit card debt, consider consolidating with our **Christmas Loan Special**. We're extending this great offer through February!

With many high-interest credit cards only requiring a minimum payment of 3-5% of the outstanding balance, it could take years to repay even a small balance.

CAPE's **Christmas Loan Special** has set monthly payments and terms which will help you pay off your debt quicker as well as costing you less in interest! You'll know you made the right financial choice.



11%^{*}
APR

Up to **\$2,500**

**12 MONTH
TERM**

No Application Fee

**Don't Delay! This offer is only good
through February 2020!**

*APR = Annual Percentage Rate. Other fees may apply.

2020 Board Applicants Requested

The credit union is seeking candidates to fill two openings on the 2020 CAPE Board of Directors. Applicants are required to be primary members age 18 or older with active accounts in good standing for at least one year prior to the annual meeting. The Annual Meeting will be held **Saturday, March 28, 2020**. If you would like, you can submit a short resume to the office by **Friday, March 27, 2020**. Nominations can be made from the floor and a vote will be cast. The board of Directors' primary duties are to set policies and procedures, set rates, and are responsible for the general direction of the credit union. They are required to attend a monthly meeting.

Join us at our Annual Shareholders' Meeting & Dinner March 28, 2020

Location:

Best Western Plush Bridgeport Inn,
100 Lodgeville Rd, Bridgeport, WV 26330

Doors Open at 5:30pm

Dinner at 6:00pm

Meeting to Follow

Cost: Members \$10.00

Non-Members \$15.00

50 Year+ Members FREE

For tickets, please stop by our location.
Reserve your seat by March 24, 2020.

Experience the Convenience of CAPE Mobile!

Enjoy 24/7 account access all from the convenience of your mobile phone. With CAPE's Mobile App, you can:

- View Your Account Balance(s)
- Deposit Checks via Smartphone
- Transfer Funds
- Make Loan Payments
- Review Your E-Statements and more!

Download our FREE Mobile App Today!



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323 EAST PIKE STREET,
CLARKSBURG, WV 26301

304-623-4794
WWW.CAPECU.COM

New & Improved Hours

Lobby Monday-Friday,
8am-4pm

Drive-Thru Monday-Friday,
7:30am-4:30pm

Staff:

WENDY WHITE
WENDY@CAPEFCU.COM

TERESA HENLINE
TERESA@CAPEFCU.COM

JERRIE STARKEY
JERRIE@CAPEFCU.COM

LINDA HARKER
LINDA@CAPEFCU.COM

DONNA BOOTH
DONNA@CAPEFCU.COM

BOARD OF DIRECTORS
BOARD@CAPEFCU.COM

SUPERVISORY COMMITTEE:
SUPERVISORY@CAPEFCU.COM

Office Closings:

JANUARY 20TH

(CLOSED: MARTIN LUTHER KING JR. DAY)

FEBRUARY 17TH

(CLOSED: PRESIDENTS DAY)



CAPE Federal
Credit Union