

CAP COM Financial Services

Our professional advisors are salaried employees who'll provide you with objective, educational and needs-based financial advice.



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

CAP COM Financial Services and CAP COM Investment Services - Securities offered through LPL Financial, Member FINRA/SIPC. Annuities offered through LPL Financial or its licensed affiliates. 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, tax preparation and insurance services offered through CAP COM Financial Services, LLC, a Registered Investment Advisor. LPL Financial Representatives offer access to Trust Services through The Private Trust Company, N.A., an affiliate of LPL Financial.

**Contact Business Development
at (518) 458-2195 ext. 3671
or bd@capcomfcu.org**

Staff use @coupon (BusDev). Send coupon to BD.

Fill in Account # _____

Member Company name _____

Teller # _____

Must have, or reference, coupon to redeem offer.

1. Offer may be withdrawn at any time. See website or ask an associate for current rates and disclosure information. Complimentary deposits will be made into the Savings Account. Checking Account offer available to new members and existing members without a Checking Account. Young Adult Checking Account holders ages 15-17 must have a joint owner who is at least 18 years old. IRS regulations may require that complimentary deposit(s) be reported as income. Mortgage products are offered by our Mortgage Team, Homeowners Advantage (HOA), which is a subsidiary of CAP COM FCU. HOA is a Licensed Mortgage Banker - NYS Dept. of Financial Services. HOA NMLS Identifier: 290363. Principal Address: 4 Winners Circle, Albany, NY 12205. CAP COM FCU NMLS Identifier: 401261.

Rev. 1/2017

www.capcomfcu.org/locations



Member Service Center
(800) 634-2340

Online and Mobile Banking
www.capcomfcu.org
Become a member, open an account or apply for loans online. Download our mobile app to bank anywhere, anytime.

Find a CAP COM or CO-OP Shared Branch location
www.capcomfcu.org/locations

CAP COM Financial Center and Corporate Headquarters
4 Winners Circle • Albany, NY 12205
(800) 468-5500

Routing and Transit Number:
221373273



Federally insured by NCUA.



CA-8/2017

BENEFITS OF MEMBERSHIP



"You won't find anyone more committed to your financial needs."
Paula A. Stopera, President/CEO



We are rooted in your community and we have been for more than 60 years.

Sure, we have all the typical savings and loan products you'll find at a bank, but the credit union experience is different. And the good news is that your employment at this company makes you automatically eligible to join!

Checking Accounts

Fewer or no fee Checking, free VISA® Debit Card, Health Savings Accounts

Online and Mobile Banking*

It's free to check your balance, transfer funds and pay bills. You can even make deposits with your smartphone.

*Data charges may apply



Youth Accounts

Youth members can earn up to \$60 per year for reading and good grades!*

*Youth members must have an active account where a deposit or transfer (other than a Great Grades or Reading Program deposit) has been made in the previous 12 months.



Car Buyers Express

We partner with the Capital Region's most highly respected dealers to deliver pre-negotiated discounts on new and used vehicles for our members.

Retirement Bound

Attend a free workshop to discover the five important steps to take now that may help you pave the way to a happier retirement.

Free ATMs Worldwide

When you qualify for CAP COM's Premier relationship program, you will enjoy unlimited free ATMs worldwide!*

CAP COM will reimburse members with a Young Adult Checking Account (ages 15-25) for any ATM surcharge and International Service Assessment incurred when using your CAP COM Debit Card. Members ages 15-17 must have a parent/guardian as a joint owner. ATM surcharges up to \$5 and International Service Assessments incurred when using your CAP COM Debit Card will be reimbursed for CAP COM Premier Members within 24 hours of the transaction. The CAP COM Premier Program is a non-contractual courtesy and CAP COM retains the right to remove a participant from the program without prior notice. In addition, CAP COM retains the right to discontinue this program, without notice, at any time. Some limitations and restrictions may apply.CO-OP



Shared Branching

Do your banking at any of the 5,000+ participating financial institutions where you see this logo.



Our heartbeat

Our CAP COM Cares Foundation has donated more than \$2.8 million since 2003 and provided thousands of volunteer hours. We are on the front lines of helping over 250 organizations right here in the Capital Region.



Member Company Exclusive Offer

\$100¹ For Home Loan of \$25,000 or more

\$50¹ For Auto Loan of \$5,000 or more

\$25¹ For Checking Account

\$10¹ For Savings Account

JUST FOR KIDS & YOUNG ADULTS

\$25¹ For Young Adult Checking Account

\$1¹ For Youth Account

(Offer may be withdrawn at any time. See back for promotion details.)

Redeem this coupon at any CAP COM branch location.

Federally insured by NCUA

