La Capitol's Quarterly

Newsletter

July 2026

For Members of La Capitol Federal Credit Union



Celebrating Our Mission and Milestones

PRESIDENT'S PERSPECTIVE
Michael Hooper
President/CEO of La Cap

La Capitol Federal Credit Union has spent the last 65 years guided by an unwavering mission to improve the financial well-being of our members. Fulfilling that mission day in and day out has sparked many incredible milestones over the last six decades.

Thanks to your continued trust and loyalty, we recently achieved another historic marker—surpassing $800 million in total assets.

Milestones Carry Deeper Meaning

Reaching $800 million in assets isn't just a vanity metric or a number on a balance sheet. It is a direct reflection of financial strength, stability, and deep-rooted community trust. More importantly, it gives us the scale and resources to give back to you through better rates, lower fees, and cutting-edge financial tools.

Rather than simply celebrating this milestone, we are investing in what comes next. Our focus is on growing the credit union by passing along the important lessons of financial literacy to a new generation of La Cap members — your children and grandchildren.

Laying Firm Money Foundations for Our Youth

We believe that a secure financial future begins early. That is why we are incredibly excited to announce new and expanded services tailored specifically for teenagers and college students. Through the introduction of **Teen Checking** and the revamp of our **Student Checking** account, we are meeting young adults exactly where they are while strengthening family relationships and supporting the financial well-being of our communities.

Our new Teen Checking account is designed to help young members begin building healthy financial habits early in life while giving parents greater oversight and educational opportunities along the way. By creating meaningful financial experiences during the teenage years, we are helping families have important conversations around budgeting, saving, responsible spending, and long-term financial success.

Creating a Pipeline for College Students

As our members transition into college and young adulthood, La Cap is expanding and enhancing our Student Checking account to ensure they never have to navigate their finances in the dark. By engaging college-aged members early, we are building a structured pipeline that guides them seamlessly from young adulthood into choosing La Cap as their primary financial institution.
To support them during these critical, independent years, **we are focused on two major pillars:**

• **Financial Education & Literacy:** Through resources like KOFE (Knowledge of Financial Education), members gain access to budgeting tools, educational courses, financial coaching, and ongoing financial literacy support designed to help them build strong financial habits for life.

• **Advanced Financial Tools:** With tools like "My Credit Score & Report," members can monitor their credit score, set alerts, track credit activity, and gain valuable insight into their financial health directly through La Cap's digital banking experience. These resources help young adults confidently manage their finances, build responsible credit habits, and establish a strong financial foundation for the future.

By investing in these tools, education initiatives, and long-term member relationships, La Cap is helping empower the next generation to achieve lasting financial confidence and success.

Reaping Dividends Together

For 65 years, La Capitol has been reaping the dividends of investing in you. Our growth to an $800 million institution is a shared victory, built entirely on the strength of our membership.

As we look to the future, we promise to reinvest our efforts right back into your household. By educating your teenagers, supporting your college students, and increasing lifetime member value and retention, we ensure that La Cap remains your family's financial partner for the next 65 years and beyond.

La Capitol
FEDERAL CREDIT UNION

65TH ANNIVERSARY

Score **$65** *This School Year!*

Open a Teen or Student Checking account and **receive $65***



Teen & Student Checking Disclosure
The following applies to all La Cap Checking accounts: Membership is required a Regular or Minor Savings Account with a $5.00 par balance. The Teen Checking Account is designed for minors between the ages of 13-17 and requires a parent or legal guardian as joint owner on the account. The adult joint owner is responsible for all transactions conducted on the account. A debit card may be issued at the credit union's discretion and may require additional parental consent. Online and mobile banking access may be limited based on age and service availability. Upon the minor reaching age 18, the account will automatically transition to the Student Checking Account. The Student Checking Account is designed for members between the ages of 18-24. Checking account approval is based on the evaluation of creditworthiness. Upon the member reaching age 24, the account will automatically transition to the Simple Checking Account. Account terms, fees, and services are subject to change in accordance with the credit union's membership and account agreements. Some restrictions apply. Please contact a La Cap representative for additional details. La Cap Teen Checking and Student Checking are non-dividend-bearing accounts. The minimum deposit to open is $25.00. The $2.00 monthly service charge for paper statements is waived when online consent to enroll in Electronic Statements (eStatements) is received. Effective Date: 01/01/26. You may receive access to your ACH credits up to 2 days early. We post ACH credits the day we receive them and when we receive them depends on the timing of the payer's payment instructions. Federal holidays may delay availability. BaZing is available with all La Cap Checking Accounts. The fee is $5.99 per month. For Student Checking Accounts, this fee is waived for one year from account opening. Cell phone and personal identity protection are services provided by a third party and are subject to additional terms and conditions. Separate activation for these benefits is required. To activate identity monitoring, please go to www.bazing.com, log in, select Protection under Categories, and follow the easy sign-up steps. BaZing Fuel is subject to terms and conditions; see the BaZing Benefits Guide for details.
Federally Insured by NCUA

$65 Teen and Student Checking Bonus Offer*
To qualify for the $65 bonus, the member must open a new Teen or Student Checking Account and complete the required qualifying activities (debit card activation, activate online banking, and enrolling in the Round-Up program). The minimum deposit to open is $25.00. The member has 30 days to meet the qualifying activities to receive the bonus. The $65 bonus will be deposited into the member's account within 30 days after all qualification requirements have been met. Limit one bonus per member. Accounts must be open and in good standing at the time the bonus is paid. La Capitol FCU reserves the right to modify or discontinue this promotion at any time without notice. Membership eligibility and account terms, conditions, fees, and disclosures apply. Contact the Credit Union for complete details.

Featured Rates

OTHER RATES AND TERMS ARE AVAILABLE. SEE ALL OF OUR RATES AT LACAPFCU.ORG.

New Vehicles
APR as low as
5.64%[1]
(67-75 mos.)

Real Estate
Visit lacapfcu.org for Rates

Personal Loan
APR as low as
9.99%[2]

Choice Checking
Earn
UP TO **6.50%**[3] APY

1. Auto Loans APR = Annual Percentage Rate. Membership is required and subject to approval. Membership requires $5.00 par balance in a primary savings account. Offer available to qualified creditworthy members. Vehicle Loans are subject to approval. New vehicle rates apply to model year 2023 and newer. Used vehicle rates apply to model year 2022 and older. Not everyone will qualify for the lowest rate available. Loan approval, rates, loan to value (LTV), and terms are based on certain credit criteria and worthiness. Model year, LTV, and adding payment protection may change the rate, payment, and term. Effective Date: 3/30/26. Payment Example: A loan amount of $25,000 for 67 months at 5.64% APR has an estimated monthly payment of $435.90. The minimum auto loan amount is $7,500. Interest will continue to incur with any deferment of payment(s) during the life of the loan and may result in an increased APR for the statement cycle(s) of the deferred payments. Other restrictions may apply. Contact a La Cap representative for details.

2.Personal Loans Membership required. To receive loan proceeds Regular Share Account with a $5.00 par balance is required. APR = Annual Percentage Rate. 9.99% APR is the lowest rate available for the advertised product. Minimum loan amount is $1001.00. Loan approval, rates, and terms are based on certain credit criteria and worthiness not everyone will qualify for the lowest rate available. The maximum term of payment available is 60 months. The maximum rate for a La Cap personal loan is 18% APR. Payment Example: A loan amount of $9,000 for 48 months at 9.99% APR has an estimated monthly payment of $228.28. Adding payment protection may change the rate, payment, and term. Any deferment of payment(s) during the life of the loan may result in an increased APR for the statement cycle(s) of the deferred payments. Offer valid for unsecured loans only and cannot be combined with any other offer. Other restrictions may apply. Contact a La Cap representative for details. Effective Date: 10/10/2025

3,*.Choice Checking La Cap Choice Checking is subject to approval. APY = Annual Percentage Yield and reflects that Membership is required and subject to approval. Membership requires $5.00 par balance in a primary savings account. The minimum opening deposit required is $50.00. Rates are accurate as of effective date 01/01/26 and subject to change without notice after account is opened. The Choice Checking is a tiered rate account Tier 1) Balances up to $10,000 earn an APY up to 6.50%; Tier 2) Balances $10,000.01 or greater earn an APY of 0.74%. To qualify for the stated high yields, you must have fifteen (15) debit card transactions with a minimum of $5.00 each, excluding ATM transactions, posted to your account before the end of the statement period. If the required debit card transactions do not post to your account before the end of the statement period, your entire account balance will earn 0.01% APY. A monthly low balance fee of $8.00 will be charged to the account when 1) the daily balance falls below $1,000.00 anytime during the statement period; OR 2) 15 debit card transactions, excluding ATM transactions, do not post to the account by the end of the statement period. A monthly paper statement fee of $2.00 will be charged to the account unless 1) the account is enrolled to receive statements electronically, OR 2) the member is under 24 years of age. When you agree and consent to receive your statements electronically, you are eligible for a refund of ATM fees up to $25.00 charged for using an ATM not owned by La Capitol FCU. Dividends are calculated on a daily balance method, compounded, and credited monthly. The stated APYs are calculated using compounding dividends and are not guaranteed. Withdrawals will decrease the APY earned. La Cap reserves the right to limit the number of Choice Checking accounts per membership, joint or individually. Federally insured by NCUA.

La Capitol Federal Credit Privacy Notice
Federal law requires us to tell you how we collect, share, and protect your personal information. Our full Privacy Notice is available online at all times by visiting lacapfcu.org/privacy-notice. If you have any questions or concerns, please contact us at 800.522.2748.

Maxamize your savings with ROUND UP!



With **Round Up**, every time you make a purchase with your debit card, we'll **round the amount up to the nearest whole dollar** and automatically transfer the extra change into your chosen savings account.

LEARN MORE AT LACAPFCU.ORG/ROUND-UP

Contact Information

Member Service Line
800.522.2748 or 225.342.5055
Available 24/7

TEL-a-Cap 24/7
800.835.2227 or 225.342.9123

Fax
800.297.2717 or 225.342.9135

Website
lacapfcu.org

2026-27 Officials

Michael Hooper, President/CEO

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Jeff LeDuff, *Vice Chairman*
Beverly Hodges, *Treasurer*
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Rodney Braxton, *Director*
Bonnie Brown, *Director*
Terrence Ginn, *Director*
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Clarence Lymon, *Director*
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Michael Hooper, *Member*
Stephen Mathews, *Member*
Ginger Moses, *Member*
Katie Plaisance, *Member*

Credit Review Committee
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Michael Hooper, *Member*
Aaron McGee, *Member*
Amy Welch, *Member*
Catherine Lawson, *Member*

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EQUAL HOUSING LENDER

CO-OP SHARED BRANCH™

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