La Capitol's Quarterly

Newsletter

October 2025

For Members of La Capitol Federal Credit Union



Seasons Change, Our Commitment Remains

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

Fall is a season of change. The air turns a little cooler, football is in full swing, and families settle back into school routines. Here in Louisiana, we may not see a blaze of autumn leaves, but the season still brings a chance to pause, take stock of the year, and look ahead. At La Capitol Federal Credit Union, we see this season as a reminder that change—when rooted in strong values—can bring renewal and new opportunities.

Welcoming ITMs to the branches

As we grow, we're also finding new ways to make banking more convenient for you. Interactive Teller Machines (ITMs) are replacing traditional ATMs at our branches. Some members are already experiencing the benefits, and more branches will follow in the coming months. ITMs give you more options at the machine, with our staff still here to provide the personal service that makes La Cap unique.

To learn more about how ITMs can improve your banking experience, visit ***lacapfcu.org/itms***

Showing our gratitude

Just as a good harvest depends on steady care, the strength of our cooperative depends on the loyal partnership of our member-owners. That's why every October, we share Membership Rewards* with eligible members who consistently use our products and services. This year, we are pleased to be sharing $300,000 with over 10,000 members. Rewards will be deposited directly into savings accounts in early October—a small but meaningful way of saying thank you.

To learn more, visit ***lacapfcu.org/membership-rewards***

La Cap is here to serve you with the same dedication that has guided us since the very beginning. That dedication is reflected in our core values:

- ***We're purpose-driven.*** We want to help our members make the most of every last penny.
- ***We're servant-hearted.*** Every member is part of our mission, and we treat them like family.
- ***We're community-centered.*** We are deeply committed to the growth of the Louisiana communities we call home.
- ***We're relationship-focused.*** Real relationships help us understand and meet the needs of our members.

Every decision we make is guided by these values and by our drive to improve the financial well-being of our members.

No matter the season, you can count on La Cap to stand strong and grow with you. Together, we've planted deep roots in our communities, and with your partnership, we'll continue to flourish year after year.

For more information about La Cap, visit LaCapFCU.org or your local branch.

* *Disclosures on back.*

Closer to closing
Closer to home

La Cap Mortgage Loans



La Capitol
FEDERAL CREDIT UNION

Learn More at lacapfcu.org/mortgage

Loans are available to qualified, creditworthy members. The amount of your loan and the term will affect your interest rate. The rate you qualify for will depend on a review of your credit history. Ask 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
6.14%[1]
(67-75 mos.)

Real Estate
Visit lacapfcu.org for Rates

Personal Loan
APR as low as
11.99%[2]

Choice Checking
Earn
UP TO **5.75 %**[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 2022 and newer. Used vehicle rates apply to model year 2021 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: 10/21/24. Payment Example: A loan amount of $25,000 for 67 months at 5.79% APR has an estimated monthly payment of $437.65. 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. 11.99% 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 11.99% APR has an estimated monthly payment of $236.92. 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: 1/10/2025

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 3/1/25 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 5.75%; Tier 2) Balances $10,000.01 or greater earn an APY of 0.66%. 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.

*** Membership Rewards**
Reward Period: July 1st – June 30th
Qualifications: Members who meet the below qualifications will receive a reward payout in accordance with the payout schedule below. Consumer member, age 18 or older, with an active personal checking account with an average monthly daily balance of $1,000 or greater or a minimum of 10 posted debit card purchases each month (minimum of 10 months in 12-month period) during the Reward Period. Member must be enrolled in online banking and e-statements to qualify for rewards. Account must still be open on October 1 to qualify.
Ineligibility: The following are not eligible: members with a loan or deposit charge-off, those with a loan delinquent by 60 consecutive days or more during the Reward Period; business members and trust accounts with an EIN; business accounts under personal memberships.
Payout Schedule: Requires a personal checking account with an average monthly daily balance of $1,000 or greater or a minimum of 10 posted debit card purchases each month (minimum of 10 months in 12 month period) - $20 payout; savings account with a minimum balance of $1,000 (excludes IRAs and certificates) - $10 payout; auto loan with original loan amount of $15,000 or greater - $10 payout; credit card with minimum of 50 transactions in 12 month period - $10 payout; first mortgage or second mortgage with original loan amount $50,000 or greater - $30 payout. Reward posts to the member's primary savings account by the first business date of October and may be reportable on IRS form 1099-INT.
Limitations: To receive reward, membership during the Reward Period and on the reward payment date is required. Account relationships, balances, and activity requirements are based on a single member number. Limit one checking and one savings account per member number. Program subject to change.

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.



We Love Celebrating *You*

Membership Rewards Are Here

*This year we're giving out **$300,000** in Membership Rewards.**

Learn more by visiting lacapfcu.org/membership-rewards

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

2025-26 Officials

Michael Hooper, President/CEO

Board of Directors
Cindy Rougeou, *Chairman*
Jeff LeDuff, *Vice Chairman*
Beverly Hodges, *Treasurer*
Dana Vicknair, *Secretary*
Stephanie Blanchard, *Director*
Rodney Braxton, *Director*
Bonnie Brown, *Director*
Terrence Ginn, *Director*
Chris Keaton, *Director*
Clarence Lymon, *Director*
Ginger Moses, *Director*

Advisory Committee
Jacques Berry, *Member*
Trey Boudreaux, *Member*
Joshua Myers, *Member*
Dr. Eric Summers, *Member*
Katherine Whitney, *Member*

Credit Review Committee
Judy London, *Chairman*
Michael Hooper, *Member*
Aaron McGee, *Member*
Amy Welch, *Member*

Supervisory Committee
Bob Harper, *Chairman*
Mary Ginn, *Vice Chairman*
Pat Landry, *Member*
Ernest LeBlanc Jr., *Member*
Murphy Paul, *Member*

AMERICA'S CREDIT UNIONS™ Where people are worth more than money.™

EQUAL HOUSING LENDER

CO-OP SHARED BRANCH™

FEDERALLY INSURED BY NCUA