La Capitol's Quarterly

Newsletter

April 2026

For Members of La Capitol Federal Credit Union



Cultivate Your Financial Future with La Cap

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

As Louisiana begins to transform with the colors of April, I am reminded of a simple but profound truth: the flowers and trees we enjoy today did not appear by accident. They are not "instantly ordered" or the result of a quick fix. Instead, they are the tangible results of seeds planted and nurtured over time.

Financial health follows this same natural pattern. The "blooms" of financial security — a comfortable retirement, a child's education, or the peace of mind that comes with a robust emergency fund — are the result of the seeds you choose to plant today.

Our Mission to Help You Grow

At La Capitol, we view ourselves as your partner in this cultivation and for 65 years, we've offered savings products specifically designed to help your money grow. As a not-for-profit credit union, our primary purpose is to improve your financial well-being, ensuring you have the tools necessary to turn a small seed into a generous harvest.

Personalized Strategies for Every Season

We recognize that every member's "garden" looks different and we offer an array of products to meet your individual needs:

- ***Customized Savings through Refinancing:*** Sometimes, "planting a seed" means holding onto more of what you already earn. By refinancing high-interest debt from other lenders through our not-for-profit model, members have saved substantial amounts—some up to $20,000 over the life of a loan. That is money you can reinvest in your own future.
- ***Establishing Your Safety Net:*** We encourage every member to have an emergency fund. Life is unpredictable, whether it is an unexpected home repair, a sudden medical bill, or a necessary car fix, having a "reserve crop" of savings prevents a temporary setback from becoming a long-term financial drought.
- ***Expanded Services and Knowledge:*** Beyond our full suite of personal and commercial financial services, we provide the "nutrients" your money needs to thrive. This includes credit management tools and free financial education through **KOFE (Knowledge of Financial Education)**. We believe an informed member is a successful saver.

Choosing the Right Seeds

Every seed grows differently, and so does every financial option. At La Capitol, we offer a variety of financial products designed to help your money grow toward your goals.

- ***Traditional Savings:*** The foundation for your daily financial life.
- ***Club Savings:*** Perfect for specific purposes, like holiday shopping or a summer vacation.
- ***High-Yield Savings:*** For those looking to see their balances grow at a more accelerated pace.
- ***IRAs and Share Certificates:*** These are your "long-season" crops, designed for stability and significant growth over the long term.

Looking Toward the Harvest

Ultimately, saving is about more than just "storing" money in a vault; it is about growing wealth. When you deposit money into a savings account or a certificate at La Capitol, you aren't just putting it away, you are planting a seed for your future.

This April, I encourage you to take a moment to look at your financial landscape. What would you like to see bloom in the years to come? Whatever your goals may be, La Capitol is here to help you plant, nurture, and eventually harvest the financial future you deserve. **Thank you for being a member and for letting us grow alongside you.**

Take charge *of your financial future today*



Start your journey with La Cap

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 $435.88. 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 $228.18. 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.

Celebrating 65 great years

with Our **Anniversary Promo**



CHOICE CHECKING

Earn up to 6.50% APY*

LEARN MORE AT LACAPFCU.ORG/CHOICE-CHECKING

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

Board of Directors
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Jeff LeDuff, *Vice Chairman*
Beverly Hodges, *Treasurer*
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Rodney Braxton, *Director*
Bonnie Brown, *Director*
Terrence Ginn, *Director*
Chris Keaton, *Director*
Clarence Lymon, *Director*
Ginger Moses, *Director*

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Mary Ginn, *Vice Chairman*
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Murphy Paul, *Member*

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Joshua Myers, *Member*
Dr. Eric Summers, *Member*
Katherine Whitney, *Member*

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Stephen Mathews, *Member*
Ginger Moses, *Member*
Katie Plaisance, *Member*

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Michael Hooper, *Member*
Aaron McGee, *Member*
Amy Welch, *Member*
Catherine Lawson, *Member*

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