La Capitol's Quarterly

Newsletter

October 2026

For Members of La Capitol Federal Credit Union



Moving Forward: Growth for a Greater Good

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

We have spent 2026 celebrating 65 years of service to our members and communities across Louisiana. As this milestone year draws to a close, we are turning our focus from where we've been to where we're going—planting seeds of shared growth and prosperity that will take root today and bear fruit for generations to come.

Celebrating our legacy was never meant to be a final destination; it was a reminder of why we exist and a catalyst for where we must go. True empowerment means continuously evolving so our members and communities thrive.

As we look ahead, we are focusing our energy and resources on four core areas of growth:

Emerging Technology

By embracing innovative financial technologies, we make banking simpler, faster, and more accessible. Seamless digital tools, enhanced online account management, and advanced security features provide a convenient and secure banking experience. These solutions help us serve you more efficiently, save you time, and give you greater control over your finances—wherever you are.

Community Investment

A credit union is only as strong as the communities it serves. By investing in local initiatives, nonprofits, and regional development, we help strengthen the health of our communities. Strong communities create opportunities, economic stability, and shared value for our members.

Financial Literacy

True financial wellness begins with knowledge. We are strengthening our commitment to providing resources that make money management, lending, and investing easier to understand and navigate. By making financial concepts more accessible, we empower our members to avoid costly mistakes, embrace opportunities, and build a stronger, more secure financial future.

Engaging the Next Generation

Building lasting prosperity requires reaching the next generation early. Through tailored offerings like our Teen and Student Checking accounts, La Cap is providing teens and college-aged members with real-world tools designed for their unique lifestyle. By establishing strong financial habits early, we lay the groundwork for young adults to approach major life milestones—from buying a first car to planning for long-term retirement—with clarity and confidence.

Together, these investments represent more than the next chapter of our story—they represent the future we are building. La Cap is committed to equipping and empowering our members and the communities they call home with the knowledge, technology, and financial tools they need to thrive. By planting these seeds today, we are creating the foundation for lasting prosperity, greater financial security, and meaningful growth for generations to come.

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.
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$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 $435.88. 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.



We Love Celebrating You

This year we're giving out over $289,000 in Membership Rewards!

Learn more at **LaCapFCU.org/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.

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
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*

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Mary Ginn, *Vice Chairman*
Jacques Berry, *Member*
Ernest LeBlanc Jr., *Member*
Murphy Paul, *Member*

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Trey Boudreaux, *Member*
Joshua Myers, *Member*
Dr. Eric Summers, *Member*
Katherine Whitney, *Member*
Kim Plant, *Member*

Enterprise Risk Management Committee
Chris Keaton, *Chairman*
Michael Hooper, *Member*
Stephen Mathews, *Member*
Ginger Moses, *Member*
Katie Plaisance, *Member*

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

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CO-OP SHARED BRANCH™

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