



Capitol View
CREDIT UNION

SERVING IOWA'S PUBLIC EMPLOYEES

MEMBER-OWNER

NEWSLETTER

WINTER 2026

A quarterly publication for the member-owners of Capitol View Credit Union.



Mark Your CALENDAR

January–March

- Every time you use your debit card you'll be entered to win cash prizes!
- Enjoy 0% on credit card balance transfers & purchases

January 19

Closed for the MLK Holiday

February 16

Closed for Presidents' Day

April 15

Deadline to contribute to an IRA for the 2025 tax year

Why contribute to an IRA?

It's an easy way to:

- ▶ receive an additional tax deduction or credit
- ▶ cut your tax bill or increase your refund
- ▶ add to your retirement savings



HOLIDAY Recovery Mode Activated

Save with **NO INTEREST** on Balance Transfers & Purchases!

Now through March 31, 2026, enjoy 0% APR* on balance transfers & purchases made with your Capitol View Mastercard. Then, enjoy 0% interest for 6 months from the date of purchase or transfer!

No balance transfer fees. | No hidden fees or surprises.

*0% Annual Percentage Rate (APR) is valid for 6 months from the date of each qualifying balance transfer or purchase. After the 6-month promotional period, the APR will revert to the standard rate, which is 10.50% APR for Gold Mastercard and 14.50% APR for Classic Mastercard as of 1/1/26. Offer valid for new or existing Capitol View Credit Union credit cardholders in good standing. Balance transfers may not be used to pay off existing Capitol View Credit Union loans or credit card balances. No balance transfer fee. Subject to credit approval. Terms and conditions apply. Offer subject to change without notice. Federally insured by NCUA.





Scan for details or to apply for a card!

82nd Annual Membership Meeting

WEDNESDAY, APRIL 22, 2026 • DES MOINES BOTANICAL GARDENS

Board positions are open! Are you passionate about strengthening your credit union and the community it serves? Capitol View Credit Union is looking for dedicated members to step forward and run for a position on our Board of Directors.

More details inside.



As a Capitol View member, your deposits are insured to at least \$250,000 by the NCUA.



DEDICATED TO SERVING IOWA'S PUBLIC EMPLOYEES & THEIR FAMILIES.



Capitol View CREDIT UNION

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Des Moines, IA 50309-5515
PHONE: (515) 348-8350
GENERAL EMAIL: cvcu@capview.org
LOAN EMAIL:
caploan@capview.org
WEBSITE: www.capview.org

DRIVE-UP HOURS:

8am-4pm – Monday through Friday

LOBBY HOURS:

9am-4pm – Monday through Friday

Night deposit drop is available 24/7.

ENJOY 24-HOUR/7-DAY ACCESS:

- Interactive Website at www.capview.org
- Online Banking at www.capview.org
- Mobile Banking app for Apple & Android phones
- Mobile check deposit
- Surcharge-free access at Privileged Status Network ATMs
- Shared Branching



@CapitolViewCU



@capviewcu



/company/capitol-view-cu

Scan to rate us
on Google.



➤ DID YOU KNOW?

You can start the new year with a plan to increase your credit score. **Enroll in our free SavvyMoney service inside online & mobile banking.**

A Message to the **Members**

Stay Alert Against Spoofing Scams

Recently, we've seen an increase in spoofing scams, where fraudsters make it appear as though they are calling from Capitol View Credit Union. These callers may ask for sensitive information, such as your account number, online banking password, or security codes.



We want to remind you: Capitol View will never ask for this information via phone, text or email.

Just like the safety advice we learned as kids—"Stop, drop, and roll"—this simple phrase can help you protect your finances. If you receive a call asking for private information, simply think, 'Stop, drop & call!' Stop what you're doing, drop the call, and call Capitol View!

We also encourage you to take advantage of our monthly fraud education updates, shared through email and social media. These tips are designed to help you recognize scams, protect your accounts, and stay one step ahead of fraudsters.



Thank you for your continued trust in Capitol View Credit Union. Together, we can keep your accounts and personal identity safe and secure.

Benjamin Sheridan, CEO

Request a Free Mortgage Review

Whether you're considering buying a home, refinancing your mortgage, or consolidating debt into your home loan, our Free Mortgage Review can help. We'll guide you through your options, weigh the pros and cons, and find the best solution for your needs and budget.



Reach out to Tim Wells or complete a request form on our website.

Tim Wells, Mortgage Originator

NMLS #64375
timw@premierLA.org
515-867-2728



NEWSLETTER

82nd Annual Membership Meeting continued...

Serving on the board is a meaningful way to share your voice, shape the future of our credit union, and influence decisions that support the financial well-being of every member. If you're ready to make a lasting impact, we'd love to have you consider joining our leadership team.

Who is Eligible to Run? All members at least 16 years old, in good standing, and with a primary account (not joint) are eligible to run – no specific knowledge or skills are needed, simply a desire to represent your fellow members and to grow your member-owned credit union.

Interested in running or want more details?

Visit our website at capview.org or contact CEO Benjamin Sheridan at bens@capview.org. The deadline to submit your application is January 22, 2026.

If you miss the deadline, you may also run by petition. Simply gather signatures from 1% of members (min. 20) and submit a petition to Board Secretary, Tara Washington, by February 20, 2026.

Please note: There will be no nominations from the floor at the annual meeting.



Managing your debt shouldn't be a full-time job. If you're juggling multiple payments to multiple lenders and credit cards, it's time to simplify your life with a debt consolidation review from Capitol View!

1. Enjoy one manageable payment
2. Pay less interest overall
3. Payoff your debt sooner



Scan to request a Debt Consolidation Review!

You'll Be Snow Happy With a CVCU Auto Loan!

Whether it's time for a new vehicle, or time to move your higher-rate auto loan from another lender to Capitol View, you'll be snow happy with our rates and service!

- ⌘ Finance up to 100% of your vehicle value
- ⌘ Enjoy substantially lower costs on GAP, Extended Warranty, and vehicle/loan protection services



We'll make it quick & convenient. **Stop in or apply securely at capview.org.**

NEWSLETTER



623 E. 12th Street
Des Moines, IA 50309-5515

- » Enjoy NO INTEREST on our new credit cards!
- » Details of your 82nd Annual Membership Meeting
- » Fraud Alert: Spoofing calls are on the rise.
- » We Have 4.49% Auto Loans!



Over-Spent & Over-Celebrated?

It's not too late to apply for a Holiday Loan.

 Visit our website for details.



Please call or stop in to update your contact information with us. For security reasons, we cannot accept changes via email.

Where to Find Your 2025 Tax Information

Much of your 2025 tax information is available on your December 31, 2025 statement, and/or will be mailed to you no later than January 31, 2026. However, a comprehensive guide to finding all your 2025 tax information from Capitol View is available on our website at capview.org/about/news.