



Volume XLVI, Issue 3

Newsletter Date: July 1, 2010

## CAPE QUARTERLY REVIEW

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www.capecu.com

# New Summer Hours

### LOOK INSIDE FOR:

- National Youth Savings Challenge Results
- Kid's Day
- Website Updates coming soon
- Savings and Loan Rates
- Amusement Park Tickets
- Currency around the world
- Much, much more!



We will be extending our hours over the summer months.  
**EVERY Thursday** we will be open from 7:30 to 5:30.  
 On **POSTAL PAY FRIDAYS**, we will be open from 5:30 to 4:30.

All other days will be regular hours, 7:30 to 4:30.

We hope that this will be of convenience to you!!



## GET AN AUTO LOAN AT CAPE... AND WIN!

**With rates like ours, everyone who gets an auto loan with CAPE wins!! In addition to a great rate, you also get FREE life insurance up to \$30,000 for the loan\*, low cost disability insurance\*, discounted extended warranty, low cost GAP insurance, and the convenience of payroll deduction, too. BUT WAIT...THERE'S MORE!! Anyone who gets an auto loan at CAPE May 1- July 31 will be entered to win a family four pack of amusement park tickets from the list below.**

**WOW, how cool is that!?!?**

*\*Some restrictions may apply. Call the office for details.*

### OFFICE STAFF:

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Attention:  
When contacting us by email,  
please do not  
include account numbers since  
the emails are not a secure link  
on the web.

### OFFICE CLOSINGS:

July 5, 2010  
Independence Day

September 6, 2010  
Labor Day

October 11, 2010  
Columbus Day

## DISCOUNT AMUSEMENT PARK TICKETS AVAILABLE NOW



**\$23.00**  
(SAVINGS OF 12.99)



**\$23.00**  
(SAVINGS OF 6.99)



**\$20.00**  
(SAVINGS OF \$9.99)



## 2010 CAPE KID'S DAY A SUCCESS



CAPE Credit Union joined credit unions across the country to celebrate Kid's Day. We had a sports theme this year, and each child that came in that day received several prizes, snacks, etc. It was a very fun day for the kids to come in and get familiar with their credit union. Thanks to everyone that participated this year: Sara, Beth, Brooke, Mackenzie, Hannah, Arliff, Dalton, Andrew, Emma, Valerie, and DeeDee.



We also participated in the National Youth Savings Challenge this year. The Credit Union National Association gave out 10 \$100 awards to anyone under 18 that deposited money into their account. Unfortunately, no one from CAPE was awarded the \$100. We were very fortunate to have had 41 youth depositing a total of \$7781.12!! We well surpassed our goal. Great job!

## WHAT'S NEW AT CAPE...

- We are in the beginning phases of updating our website. We hope that you will find our updates more user friendly. Some things that you can expect with our upcoming site are new links. *Googolplex* is a link that is focused on educating youth about finances in a fun way. It includes games, newsletters, and poll questions. *MoneyMix* is an interactive link that features blogs, videos, and articles important to 18-30 year olds. *Home & Finance Family Resource Center* provides high-quality financial information that members can trust. *Plan It* is a retirement planning link and has interactive calculators, charts and checklists. We hope that these updates will be helpful to you.
- Our night drop **SHOULD** be installed by June 30, 2010, weather permitting.
- We are looking into new incentive programs for our members, so expect more information in upcoming newsletters.
- We have extended our hours for the summer. Please see page 1 for details.
- You can now find CAPE Credit Union on **FACEBOOK**. Become a fan today!!

### Kid's Corner

Hi kid's!! We want to thank everyone who stopped in to see us on Kid's Day. We hope you have fun this summer with the prizes we gave you.

Since we just celebrated the Forth of July, we thought it would be nice to show our appreciation to our troops overseas. We would like for you to make a thank you card for a soldier and send it to CAPE Credit Union. We will collect the cards until August 31, 2010, and then we will send them to a soldier overseas. Use your creativity on this very important project!!

All participants will be entered into a drawing for \$25 gift card.



**DON'T FORGET ABOUT CAPE'S  
FREE  
ONLINE BANKING!**

## SPECIAL VOTING RESULTS ARE IN!

CAPE Credit Union recently sent out a special mailing to all members regarding a proposed charter change. The deadline for voting was June 11, 2010.

We received 311 votes. The Supervisory Committee counted the votes we received and the final tally was 283 in favor, 28 opposed.

With the majority of the votes being in favor of the change, we proceeded with submitting the request to the Division of Banking. They have approved the request, and our next step will be to apply with the National Credit Union Administration.

We would like to thank all members who voted on this very important issue. We will keep you updated.

Your opinion matters at CAPE Credit Union!!

## LET'S SHOW OUR PATRIOTISM!!



CAPE Credit Union will be accepting donations for a care package to send to our troops overseas. Since the Fourth of July holiday is fresh in our minds, we would like to show our appreciation by collecting items for soldiers. We will be accepting donations now through August 31, 2010. We have also asked CAPE Credit Union Kids to make special Thank You cards to enclose in our package. Your participation will greatly be appreciated.

What cannot be sent: pork products, alcohol, liquid hand sanitizer, aerosol cans, and chocolate.

Some ideas for donations are board games, cards, batteries, toiletries, prepaid phone cards, crossword books, peanuts, powdered drink mixes (singles), etc. Call us if you have any questions.

## CURRENCY AROUND THE WORLD

There are well over 100 different types of currency used around the world. Below are just a few examples of what money in other countries looks like.



**Canadian Dollar**



**Columbian Peso**



**Japanese Yen**

**Ethiopian Birr**



**Swedish Krona**



**Chinese Yuan Renminbi**



## NEED A VACATION??? DON'T SWEAT IT!!

CAPE Credit Union offers a one year vacation loan for up to \$2500 with a rate of 10%! And, you can start a vacation club to get a head start on next year's getaway. Call the office today to get more details.

Questions or Comments?  
Please contact the  
Supervisory Committee at:

PO Box 4272  
Clarksburg, WV 26301  
or  
SUPERCOM@CAPEWVCU.COM

The Board of Directors'  
Email is:  
CAPEBOARD@CAPEWVCU.COM

*In memory of...*

*Kenneth Kerr Jr.*

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

### **THANK YOU!**

**We would like to thank  
Chris and Gabby for helping  
us in the office this summer.  
Stop in and say hello to our  
summer interns!**



### ANNUAL PERCENTAGE RATES

#### VEHICLES

2010	AS LOW AS 3.99%
2009	AS LOW AS 3.99%
2009 (USED)	AS LOW AS 4.75%*
2008	AS LOW AS 4.75%*
2007	AS LOW AS 5.75%*
2006-2005	AS LOW AS 6.50%*
2004 & OLDER	AS LOW AS 7.00%*

\*Summer loan sale on used vehicles!  
Reduce the rate shown by 0.50%

#### OTHER TYPES OF LOANS

SHARE SECURED	2.00% above secured funds, minimum of 5.00%
SIGNATURE	14.00%
VISA	9.90% (v)*
*The annual percentage rate may vary after the account is opened.	
VACATION	10.00%
NEW MOTORCYCLE AS LOW AS	8.00%
USED MOTORCYCLE AS LOW AS	9.00%
NEW BOATS	8.00%
NEW FARM EQUIP.	8.00%
NEW 4 WHEELERS	8.00%
EXTENDED WARRANTY	3.00%

**FOR MORE INFORMATION  
ON LOANS, CALL THE  
OFFICE TODAY!**

**RATE AS OF 06/30/2010**

**ALL RATES ARE SUBJECT  
TO CHANGE WITHOUT  
NOTICE.**

### ANNUAL PERCENTAGE YIELDS

#### SHARE ACCOUNTS

\$50.00 AND UP PAID .50% FOR  
APRIL, MAY, AND JUNE 2010.

#### CLUB ACCOUNTS

Vacation Accounts	0.50%
Christmas Club 2010	1.75%

Traditional IRA's	2.00%
Roth IRA's	2.00%

#### MONEY MARKETS

0-2500	NONE
2501-15,000	0.70%
15,001-50,000	0.80%
50,001 AND UP	1.00%

#### CERTIFICATES OF DEPOSIT

6 MONTH	1.10%
12 MONTH	1.15%
24 MONTH	1.25%
36 MONTH	1.50%
48 MONTH	1.75%

*Penalties for early withdrawal.*

*Rates as of 06/30/2010*

*All rates are subject to change  
without notice.*

Your savings are  
federally  
insured up to \$250,000  
by N.C.U.A.  
National Credit Union  
Administration,  
A U.S. Government  
Agency