



Members
Update
Vol. 24
No. 4
Sept 2017

LET CITY FCU LEND A HAND

The credit union is here to be a part of your financial future. Want to have financial freedom to handle all your credit needs? See a City FCU loan officer. All loan specials are good thru October 31, 2017. We have five ways to help you through the start of the holiday season.

1. Open a New MasterCard with a 2.99% Intro Rate

Open a new MasterCard before the Holiday Rush and Save. 2.99% Intro Rate for all purchases during the first six months. Enjoy purchase freedom in advance of the busy holiday shopping season.

2. Home Improvement Lending

Our Home Improvement Program is for work being performed by a licensed contractor for home repair or home improvement.

We will loan up to \$20,000. We are running a special for \$4,000 for 24 months at 10%. Online or in person.



3. Fast Money Loans

Need a loan to help smooth out a rough spot? The credit union provides fast online loans for any person who has a checking account. Our current online special is \$500 for six months at 12-18%.

4. Title Loans (Auto)

Sometimes we need a little more than just fast money. Don't go to a title loan store. The credit union can give you fast options and save you money over those loans.

See us before you go.

Bring in your car title and see how much cash we can give you.



5. Loan Specials

Our Black Friday Special will only be communicated through email and the Home Banking website the week of Thanksgiving – have your email on file with us to receive all the details.

Annual Skip-a-Payment

The Credit Union will begin accepting Skip-A-Payment forms this month for your October, November, or December loan payments. (See details below).

Please note: All payments must be skipped in the same month, and loans must be current, delinquent loans are not eligible for the Skip-A-Payment program.

Qualified members can skip the October, November, or December loan payment.

A \$25.00 participation fee will be assessed for each loan deferred.

This offer is not available on MasterCard; delinquent loans, line of credit loans or loans involved in Bankruptcy; loans with a co-signer or co-borrower require both parties to sign the form.

If you have purchased GAP coverage on your vehicle, payments skipped will not be included in any GAP claim.

There is a Skip-a-Payment form included in the statement with this newsletter.

To take part, simply complete and return the form. We will need all parties' signatures, date signed, and a check or transfer authorization for the processing fee.

If the form and processing fee are not received **10 days before the due date** of the loan payment you wish to defer, the deferral will be rejected.

We have several convenient ways to complete and return the form, either complete the form included with this newsletter, or if you prefer, you can go to our Home Banking site at cityfederalcu.com and follow the link to complete, print, scan and email the form to us.

EQUIFAX BREACH INFORMATION SECURITY REMINDER

This is a reminder to all our members; ***please do not give out your financial information over the telephone, internet, or through text message.*** If your financial institution contacts you, they should already have this information; there is absolutely no reason for them to ask you to verify your account number or social security number over the telephone or internet.

Due to an increase in compromised debit and credit accounts and phishing scams, it is recommended that members consider taking the following actions:

- **Strongly consider resetting user names and passwords on online accounts**
- **Take extra caution when receiving an email. Delete emails from unknown sources and do not click or open any attachments in the email.**
- **Never use the same password on multiple sites.**
- **Always create a unique password to limit your exposure.**
- **Monitor your credit union accounts daily for any unusual changes or transaction activity. If unusual activity is discovered, report it immediately to the credit union.**
- **Keep an eye on spam.**
- **Be careful when visiting social network sites and the type of information being shared.**

YOUR IMPORTANT CHANGES

If you move or change your phone number, address, or email address, it is very important to update your account information with the credit union. This is especially important for your CFCU MasterCard debit card and CFCU MasterCard credit card accounts. If fraudulent activity is suspected by our fraud network and we cannot contact you by phone, your card will be shut down to protect your account.

USA PATRIOT ACT

Pursuant to the USA PATRIOT Act-Customer Identification Program, every financial institution in the United States will be required to ask new and existing members for identification prior to opening new accounts, adding individuals to existing accounts, and for some transactions like wires and ACH.

If the staff at City Federal Credit Union asks you to provide a photo ID, the request is not meant to invade your privacy or not acknowledge you if you are a long time member. We are simply complying with federal regulation that is designed to protect you from identity theft and protect the Credit Union from being used for criminal activity.

For account transactions, you will only be asked for one form of ID. If you are opening a new account or adding someone to an existing account, you will be asked to provide at least two forms of ID. If you do not have this information with you at the time you make your request, we will not be able to complete the transaction until it is provided.

OUR HOLIDAY WISHES

This holiday season, we are looking back with thankfulness for your loyalty and looking forward to moving into the New Year together.

We would like to express our sincerest appreciation for the trust you have placed in us and would like to wish you and your family a Happy Thanksgiving and a Merry Christmas.

4th Quarter Credit Union Holiday Schedule

Columbus Day	Monday, October 9th.....	Closed
Veterans Day	Friday, November 10th	Open
Thanksgiving	Thursday, November 23rd	Closed
Day after Thanksgiving	Friday, November 24th	Closed
Christmas Day	Monday, December 25th	Closed

Credit Union Early Closings

The credit union will close at 3:00 p.m. on Friday, December 22nd.

New Year's Day

The credit union will be closed New Year's Day, Monday, January 1, 2018.

Credit Union Hours

Monday thru Friday:
9:00 AM — 5:30 PM

Drive-Up Open

Mon. thru Thurs.
9:00 AM — 5:30 PM

Drive-Up open ***Fridays Only*** until 6:00 PM

New Dividend Rates

The Board of Directors authorized the following dividend rates as of the last dividend declaration period.

Type of Account	ACCOUNT BALANCE	Rate
Shares	\$30.00 to \$1,999.99	0.05%
Shares	\$2000.00 to \$9,999.99	0.25%
Shares	\$10,000.00 to \$49,999.99	0.30%
Shares	\$50,000.00 to \$999,999.99	0.35%
IRA'S		0.40% APY