



CITY FEDERAL
CREDIT UNION

Vol. 26 No. 1
January 2019

MEMBERS UPDATE

901 S. Lincoln, Amarillo, TX 79101 | (806) 373-4313 | www.CityFederalCU.com

What A New Year Coming Up!

Five reasons the credit union is the place to visit in 2019

\$ New Interest Rates for Shares and IRAs.
0.60% Shares and 0.70% IRA (Highest share rates in town).

\$\$ New Money IRA Special 1.25% First Year

\$\$\$ Our New ATM Network No Fees/\$15 a month rebate. (We will rebate \$3 per ATM up to five times a month and the credit union has eliminated its ATM fee).

\$\$\$\$ See our new lobby furniture. (We hope that we have made a cozy and comfortable area for you. Have a cup of coffee.)

\$\$\$\$\$ Support the Sod Poodles.
(City FCU is an official sponsor of the new baseball team).



*New
year
2019*

CEO Message

We begin 2019 as the most ambitious and exciting year in the credit union's history. The credit union has set records for all operating areas in 2018 and we plan on exceeding our past in 2019. We will continue to bring outstanding values in custom loans for member financing needs, provide the top interest rates in town, and expand our services with the friendly and caring City FCU passion.

We still seek to grow more. Won't you tell a friend or a neighbor about YOUR credit union? And if we don't have your checking account, would you consider us now? Our new ATM network lets you get money where you want when you want. That's City Service.



Annual Meeting Date Set

The Grand Plaza will once again be the location for this year's Annual Meeting to be held Tuesday, March 5, 2019, at 6:30 p.m. A catered Barbecue dinner will be served followed by the business meeting and cash prize drawings. Come out, visit with other members and enjoy the dinner.

Board Election Notice

There are three Board positions to be filled at the annual meeting, March 5, 2019.

The nominating committee has submitted the names of Terry Bates, Matthew Langford, and Hector Mendoza to fill three vacancies, on the Board. In addition to names submitted by the nominating committee, credit union bylaws provide for nomination from the membership. A petition signed by at least 35 members may submit other names.

The deadline for filing a petition with the credit union Secretary is January 29, 2019. If petitions are received, resulting in more than one nominee for each position to be filled, ballots will be distributed to eligible voters attending the annual meeting, March 5, 2019.

Election shall then be determined by plurality vote. If no petitions are received and there is only one nominee for each position to be filled, those nominated shall be elected by general consent of acclamation. Nomination from the floor at the annual meeting shall not be permitted.

About the Nominees

Terry Bates – Appointed to the Board of Directors in March 2012, to fill a board vacancy, Mr. Bates was elected to a full term in March 2013. Terry graduated from Caprock High School and Amarillo College. Mr. Bates was

employed with the City of Amarillo in September 1978 and retired as Captain at Central Fire Station. Terry has been married to Pattie for 33 years; they have two daughters and one grandson. Terry enjoys traveling, skiing and watching the Texas Rangers in his free time. Terry has been a member of CFCU since March, 1979.

Matthew Langford – Elected to the Board of Directors in March, 2013. Mr. Langford has been employed with the City of Amarillo since February 1996. Matthew was born and raised in Amarillo, Texas. He graduated from Palo Duro High School and attended Texas State Technical College. Mr. Langford began his career with the City of Amarillo in the tire shop; he is currently a foreperson in the Municipal Garage. Matthew is married to Anna, a teacher with AISD, and has two sons. Matthew enjoys reading and watching movies in his spare time. His goal is to travel and see the world upon retirement. He has been a member of CFCU since July, 1997.

Hector Mendoza – Elected to the Board of Directors in March of 2016. Mr. Mendoza has been with the City of Amarillo for 17 years. For the last six years, Mr Mendoza has held the position of Benefit Manager for the City of Amarillo Department of Human Resources. As the Benefit Manager, Mr. Mendoza is responsible for the management, planning, implementation, and evaluation of employee benefits. Prior to holding the position as Benefits Manager, Mr. Mendoza held the position of Assistant Director of Public Health for the City of Amarillo. Mr. Mendoza has a Bachelor of Science in Nursing from West Texas A&M University. He is married to Yolanda Mendoza and have been married for 18 years. They have 7 children and 2 grandchildren. He has been a member of the City Federal Credit Union since 1998.

Credit Union Hours

Lobby

Monday thru Friday
9:00 AM — 5:30 PM

Drive-Up Open

Monday thru Thursday
9:00 AM — 5:30 PM
Drive-Up Open Friday
until 6:00 PM

Credit Union Holiday Schedule

New Year's Day
Tuesday, January 1st
CLOSED

Martin Luther King Jr Day
Monday, January 14th
CLOSED

President's Day
Monday, February 18th
CLOSED

Important Information for IRS Electronic Refunds

Having your IRS tax refund electronically deposited to your City Federal Credit Union account?

If your answer is yes – take note of the following:

- » The person for whom the refund is for must be the owner or joint owner on the account.
- » **IF ALL PAYEES ARE NOT ON THE ACCOUNT THE FUNDS WILL BE RETURNED TO THE IRS.**
- » The correct Routing & Transit number to use is as follows: **311376737**.

CITY FCU RATES & TERMS ON LOANS

AUTOMOBILES NEW & USED

AS LOW AS*

60 MOS 3.24%

72 MOS 3.49%

84 MOS 4.24%

MASTERCARD

Six Month Teaser 7.24%
Signature Loans 10.50%

*With approved credit; additional discounts may apply

New Dividend Rates

The Board of Directors authorized the following dividend rates:

Type of Account	ACCOUNT BALANCE	Rate
Shares.....	\$30.00 to \$1,999.99	0.10%
Shares.....	\$2000.00 to \$9,999.99.....	0.25%
Shares.....	\$10,000.00 to \$49,999.99.....	0.40%
Shares.....	\$50,000.00 to \$999,999.99	0.60%
IRA'S		0.70% APY