



CITY FEDERAL
CREDIT UNION

Vol. 26 No. 2
July 2018

MEMBERS UPDATE

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

City Federal AUTO TALK

We all remember our first car; it's a special milestone. It's also important to remember these great tips:

1. Do your homework. Start researching online using our convenient auto shopping resource.
2. Assess your needs. Define how you will be using your vehicle.
3. Set your budget and look for vehicles that fit within it.
4. Know your credit score so you can get the best rate on a loan.
5. Decide whether you will make a down payment. Not every purchase requires this, but making one is usually a good idea. Your monthly payments will likely decrease.
6. Apply for a loan at your credit union in person or through your auto resource. They have all the answers for getting you into the vehicle of your dreams.



Car Buying Tips: Your First Car Purchase Auto Loan Co-Signer Advantages

For many first-time auto buyers, a good credit score is hard to obtain without a history. Your loan rate is dependent on your score and can be the difference between getting a vehicle or not. Having a co-signer is also a great opportunity to build credit and credit worthiness. Make sure your payments are all on time, as it will reflect on both of you. We are here to help answer your questions. Reach out to a representative today!

Top 5 Features of Our Auto Shopping Website



1. Research over 4 million vehicles nationwide.
2. Save time and money with credit union pre-approval.
3. Refinance your existing auto loan.
4. Find out your car's worth with accurate used car values.
5. Free CarFax, vehicle comparisons, and more!

Find a Car Tab

Get to know your resource! When you click on FIND A CAR in the menu bar of your resource, a whole world of car shopping comes alive. Let's click on RESEARCH NEW, where you start with refining your search by picking out the make and model of vehicles of interest. When you're done searching, save your research for later. Also under the FIND A CAR pulldown menu, head to COMPARE VEHICLES, a helpful tool to see side-by-side comparisons of your favorites.



HELP MAKE OUR CREDIT UNION THE BEST PLACE FOR YOUR FINANCES (AND YOUR FRIENDS)

We know you have many choices where you put your money. The credit union is a family of which you are part of. Consider letting the credit union be your family financial partner for all your financial needs. Savings, checking, debit cards, credit cards, auto loans, and all your other lending needs. We thrive because of our common bond of good, honest people who are eager to serve. If you love your credit union tell the person in the office next to you or the people you eat lunch with. Help new employees make that important financial decision to start their life at the credit union. 20 years later they will be an old-timer with dozens of credit union friends. See you then. Frank Frazzitta, CEO.

LET'S GO ON VACATION THIS SUMMER!

Feel like getting away this summer? The credit union can help you get away and relax. Or go on the trip of a lifetime. We have vacation loans from 8.00% apr up to \$1,800 until August 15, 2018. Go online for an application or see a loan officer and tell them "Let's Go On Vacation This Summer".



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

Fridays Only

9:00 AM — 6:00 PM

Credit Union Holiday Schedule

Independence Day

Wednesday, July 4th
CLOSED

Labor Day

Monday, September 3rd
CLOSED

A Celebration of Pop Culture

Amarillo's Original

Pop Culture Celebration

August 4 & 5 - Amarillo Civic Center Complex

Explore the Awesomeness!

2
0
1
8

2
DAY
EVENT!

FRIENDS OF THE LIBRARY AMA-CON 2018

Please join us at the Civic Center for The Friends of the Amarillo Library AMA-CON on August 4 & 5 2018.

The Credit Union will be having a pre AMA-CON ticket giveaway on Friday, August 3, 2018 at 9:00 AM. The first twenty five members in any costume will get two full two day passes to the event. Here is the chance to test your costume before thousands of people see you at the event. Final ticket giveaways will be at our discretion.

CITY FCU RATES & TERMS ON LOANS

AUTOMOBILES NEW & USED AS LOW AS*

60 MOS 3.24%
72 MOS 3.49%
84 MOS 4.24%

*With approved credit; additional discounts may apply

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		0.20% APY