

FOURTH QUARTER 2022

CITY LIFE



CITY FEDERAL
CREDIT UNION

Skip Your Way Through the Holidays

SKIP-A-PAY¹

Gain flexibility and add extra money to your monthly budget by deferring your loan payment. For a small fee, you can relax and be payment-free for one month. Our Skip-A-Pay option is available from October through December with 10 days' notice before your scheduled loan payment is due. Best of all, Skip-A-Pay lets you skip a loan payment without impacting your credit score. Plus, members who take advantage of Skip-A-Pay will be entered into a drawing for a 55-inch Fire TV! Visit one of our branches or follow the QR code provided to participate.

EMPOWER
YOUR FINANCIAL FUTURE
WITH CITY FCU



**EXERCISE YOUR
SKIP-A-PAY OPTION**



OCTOBER 20 IS INTERNATIONAL CREDIT UNION DAY

We are proud to call you members of City Federal Credit Union. Our focus is on service, support, and empowering our members in their financial journey. On October 20, in honor of International Credit Union Day, we would like you to come by either branch and enjoy a free cup of coffee and a donut courtesy of YOUR credit union.

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.

FREE SPECIAL LEARNING SESSIONS

Make the most of your membership!

All sessions will be held in the SIMS Building,
Room 275, 901 N. Hayden, Amarillo, TX 79101

Classes begin at 1 p.m. and are open to the public.

OCTOBER 5
*Getting You
Behind the Wheel*

NOVEMBER 16
Homebuyers Bootcamp

OCTOBER 19
*Getting You
Behind the Wheel*

NOVEMBER 30
Banking 101

NOVEMBER 2
Homebuyers Bootcamp

DECEMBER 14
Banking 101

Lessons will be taught by
Quintin Marquez,
Community Development Manager.
Se habla español.





FALL LOAN PROMOTIONS. APPLY NOW AND SAVE!



HELOC — DEBT CONSOLIDATION

Potentially reduce your payments and interest rates with access to your home equity funds with a City FCU Home Equity Line of Credit.



AUTO LOAN — 'TIS THE SEASON TO GIFT THE CAR²

Surprise that special someone on your list with the car of their dreams! Hurry! Available in November and December only. Rates as low as 3.49% APR*.



12-12-12 LOAN³

Starts November 1 and ends December 24. \$1,200 at 12% APR* for 12 months.



PROPERTY TAX LOAN⁴

Special program in December only. Up to \$5,000 for a 15-month term, rates as low as 10% APR*.



FOLLOW US ON FACEBOOK



HOLIDAY CLOSURES

- **Columbus Day:**
Sat., October 8 - Mon., October 10
- **Veterans Day:**
Fri., November 11
- **Thanksgiving Weekend:**
Thurs., November 24 - Sat., November 26
- **Christmas Eve and Christmas Day:**
Sat., December 24 - Mon., December 26
- **New Year's Eve and New Year's Day:**
Sat., December 31 - Mon., January 2

DIVIDEND RATES			
The Board of Directors authorized the following dividend rates effective as of the last dividend declaration period.			
Type of Account	ACCOUNT BALANCE	Rate	APY
Shares.....	\$30.00 to \$1,999.99	0.05%	0.05%
Shares	\$2000.00 to \$9,999.99	0.12%	0.12%
Shares	\$10,000.00 to \$49,999.99	0.20%	0.20%
Shares	\$50,000.00 to \$999,999.99.....	0.30%	0.30%
IRA'S			0.50%
Rates are subject to change without notice. For the most current rates, please contact member services at (806) 373-4313.			

*APR=Annual Percentage Rate.

All loans subject to credit approval. Must be a member of City Federal Credit Union to qualify.

¹ The Plan has a \$25 per loan participation fee. Skip-a-Pay is NOT AVAILABLE ON MASTERCARD, DELIQUENT LOANS, LINE OF CREDIT, LOANS IN BANKRUPTCY OR REAL ESTATE LOANS. If you have not returned loan papers to City FCU or completed title work, you may be ineligible for Skip-a-Pay. YOU MUST HAVE MADE AT LEAST ONE FULL PAYMENT ON YOUR LOAN, AND ALL LOANS INCLUDING MASTERCARD MUST BE CURRENT. Your written request to advance a payment must be received 10 days prior to your payment due date. City FCU reserves the right to deny any Skip-a-Pay request, including loans involved in bankruptcy.

² Offer only applies to auto loan applicants. Only on 2021 or newer vehicles. Rates as low as 3.49% APR and terms up to 72 months. The final rate and term are determined individually, based on credit rating. No in-house refinancing.

³ Maximum loan amount of \$1,200 for a 12-month term at 12% APR. The final rate and term are determined individually, based on credit rating.

⁴ Offer available December 1, 2022 through January 31, 2023. Rates as low as 10% APR and terms up to 15 months. The final rate and term are determined individually, based on credit rating. No in-house refinancing.

BRANCH OPERATING HOURS CALL, CLICK OR VISIT!

www.CityFederalCU.com | (806) 373-4313

Come visit us Oct. 20 for International Credit Union Day
and share a cup of coffee!

SONCY BRANCH HOURS

Lobby

- **Monday–Thursday**
9 a.m. to 5 p.m.
- **Friday–Saturday**
9 a.m. to 6 p.m.

Drive-thru

- **Monday–Friday**
9 a.m. to 6 p.m.
- **Saturday**
9 a.m. to 12 p.m.

LINCOLN BRANCH HOURS

Lobby

- **Monday–Friday**
9 a.m. to 5:30 p.m.

Drive-thru

- **Monday–Thursday**
9 a.m. to 5:30 p.m.
- **Friday**
9 a.m. to 6 p.m.

