



CITY FEDERAL
CREDIT UNION

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January 2022

MEMBERS UPDATE

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

CEO Message

The credit union ended 2021 offering expanded convenience and service. The new Soncy branch is open with Saturday hours (9-12). We also have ITMs (Interactive Teller Machines) that will dispense any bill denomination that you may need at the drive thru. In addition, press the assistance button and a live person is right on the screen via video.

We will further serve all of you in 2022. The credit union has been designated a Community Development Financial Institution (CDFI). We are the only financial institution with that designation in Amarillo. That means we will put additional resources in assisting those that need a bit more help with their financial services in 2022.

Look for our Small Real Estate Lending Programs (under \$150,000) to begin in March 2022. These will include funds for fixing up existing homes or purchases. Look for our Sod Card credit card. Our new credit card that will get you Sod Poodle ticket vouchers for every \$5,000 in purchases. Look for special event lending programs that let us help those that need it the most!

Finally, look for new friends and neighbors as members. As we grow, you grow. Grow happy. That's City Service.



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.

Annual Meeting Date Set

The Grand Plaza will once again be the location for this year's Annual Meeting to be held Tuesday, March 8, 2022, 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 8, 2022.

The nominating committee has submitted the names of Thomas Higgins, Cinda Johnson, and Marc Lusk 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 31, 2022. 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 8, 2022.

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.

75 Days Prior to the Annual Meeting. The secretary shall notify in writing all members eligible to vote that nominations for vacancies may also be made by petition signed by one percent of the members with a minimum of 20 and a maximum of 500.

The written notice shall indicate that the election will not be conducted by ballot and there will be no nominations from the floor when there is only one nominee for each position to be filled.

About the Nominees

Marc Lusk – Elected to the Board of Directors in March 2016, Marc is currently the Vice Chairman. Marc was with the Amarillo Fire Department and retired after 29 years of service in October 2018. He acquired an Associate's degree in Fire Protection Technology from Amarillo College and a Bachelor's from West Texas A&M University in Emergency Management Administration. He is married to Denise, has a son, daughter and three grandchildren who they are raising. Marc has been a member of City Federal Credit Union since 1990.

Cinda Johnson – Elected to the Board of Directors in March 2014, Cinda is currently the Board Treasurer. Cinda retired from the City Environmental Lab after 29 years. She has a BS in Biology and Biochemistry from WT. She has been married to Ron Johnson for 29 years and they have two children. She has been a member of the credit union since 1994.

Thomas Higgins – Elected to the Board of Directors in March 2016, Thomas is currently the Board Secretary. He has been with the Amarillo Police Department for seventeen years and acquired the rank of Sergeant in 2009. For the past five years, Thomas has been assigned to the Detective Division where he investigates financial crimes. He has a Bachelor of Business Administration from Stephen F. Austin State Univ. Thomas has been married to Monika Higgins for 23 years and they have four daughters. He has been a member of the credit union since 2003.

First Quarter Loan Specials

Start Fresh Loan

Starting January 1st through February 28th

Start the new year off right with a Signature loan up to \$5,000 for 24 months starting at 9.00%. Consolidate your credit cards into one easy payment today.

Love is in the Air Loan

Starting February 1st through February 20th

Take that special someone out on a date night or a weekend getaway get a Signature loan for \$500 for a 6-month term with no payment for 45 days.

New Year, New Ride

Starting January 1st through January 31st

Get yourself into a new ride for 2022, this is an auto loan special for model year cars 2019 and newer with rates starting at 2.24% for up to 72 months.

Soncy Branch Hours

Monday — Thursday

9:00 AM — 5:00 PM

Friday

9:00 AM — 6:00 PM

**DRIVE-THROUGH
HOURS**

Monday — Friday

8:00 AM — 6:00 PM

Our lobby and drive-thru will be open Saturdays

9:00 AM — 12:00 PM

HOLIDAY DATES

New Year's Day

Saturday January 1st

CLOSED

Martin Luther King, Jr. Day

Monday, January 17th

CLOSED

President's Day

Saturday, February 19th

Monday, February 21st

CLOSED

Annual Meeting

Tuesday, March 8th

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
Shares.....	\$30.00 to \$1,999.99.....	0.05%
Shares.....	\$2000.00 to \$9,999.99	0.12%
Shares.....	\$10,000.00 to \$49,999.99	0.20%
Shares.....	\$50,000.00 to \$999,999.99	0.30%
IRA'S		0.50% APY

