



Updates from the 77th Annual Meeting

On November 19th, nearly 100 participants gathered for an evening of community, conversation and a classic Texas meal.

Reports were given by the Chairman, President, Supervisory Committee Chair and Treasurer; each highlighting the credit union's commitment to transparency, accountability and forward progress. Cale Hawley, partner at City FCU's independent auditing firm, shared encouraging news: the credit union is firmly on the right track, all general ledger accounts are accurate and in balance, reflecting solid financial practices.

In the election portion, Glenn Lavender and Eric Nystrom were both elected to serve new three-year terms on the Board of Directors.

No annual meeting would be complete without door prizes. 10 lucky attendees went home \$50 richer; one member claimed the \$100 grand prize!

up to
\$2,000

as low as
8.00%
APR*

up to
24 mths

HOLIDAY HELPER LOAN

*Subject to loan approval. Rates vary by individual credit. No more than two unsecured loans per borrower at City Federal Credit Union. Promotion valid 11/1/25 – 1/31/26. Payment example: \$2,000 at 8.00% APR = 24 payments of \$90.45.



Lincoln Branch

901 S. Lincoln St.
Amarillo TX 79101



Lobby Hours

Mon. – Fri.: 9:00am – 5:30pm



Drive-Thru Hours

Mon. – Thur.: 9:00am – 5:30pm
Fri.: 9:00am – 6:00pm



Soncy Branch

8100 S. Soncy Rd.
Amarillo TX 79119



Lobby Hours

Mon. – Thur.: 9:00am – 5:30pm
Fri.: 9:00am – 6:00pm Sat.: 9:00am – 12:00pm



Drive-Thru Hours

Mon. – Fri.: 9:00am – 5:00pm
Sat.: 9:00am – 12:00pm

PUT SOME EXTRA JINGLE IN YOUR WALLET

Skip your next loan
payment with Skip-a-Pay

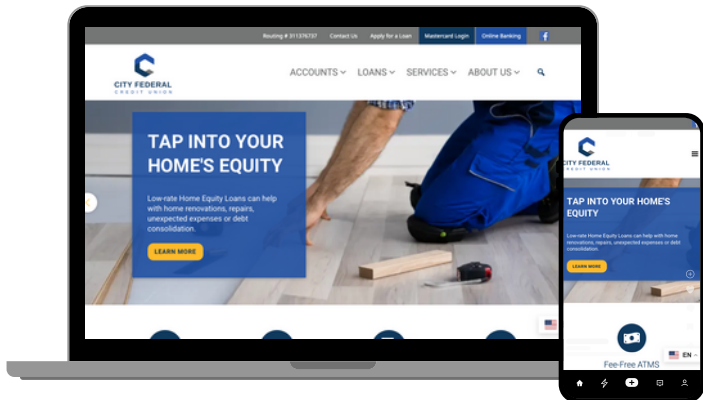


When you could use a little extra cash in your pocket, City FCU offers Skip-a-Pay. Skip-a-Pay is available on auto loans, specialty vehicle loans and fixed-term personal loans.

For a small fee of \$25 per loan, you can skip one month's payment on eligible loans, up to two times per calendar year. Restrictions and qualifications apply. Learn more at <https://www.cityfederalcu.com/skip-pay-request.html>

NEW WEBSITE COMING SOON!

We are thrilled to announce the launch of our new and improved website, coming to you by year-end! With a great new design, easier navigation and more helpful content, we're sure you'll love it. You'll continue to visit us at [CityFederalCU.com](https://www.CityFederalCU.com).



HOLIDAY CLOSINGS



Christmas Holiday

Wednesday, Dec. 24 – Close at 12:00pm

Thursday, Dec. 25 - Closed

New Year's

Wednesday, Dec. 31 – Close at 12:00pm

Thursday, Jan. 1 - Closed

Martin Luther King Day

Saturday, Jan. 17, & Monday, Jan. 19 - Closed

Presidents' Day

Saturday, Feb. 14, & Monday, Feb. 16 - Closed

NEW YEAR, NO PAYMENTS! (FOR 90 DAYS)

Launching in January, 2026; be on the lookout for a special offer on auto loans. When you purchase, or refinance, an auto loan with City FCU you can start the new year off right with no payments for 90 days!



(806) 373-4313



[CityFederalCU.com](https://www.CityFederalCU.com)

