



**CITY FEDERAL**  
CREDIT UNION

Vol. 26 No. 4  
October 2019

# MEMBERS UPDATE

901 S. Lincoln, Amarillo, TX 79101 | (806) 373-4313 | [www.CityFederalCU.com](http://www.CityFederalCU.com)

## Fall is Officially Here, And Skip A Pay Is Near!

Goodbye Summer, Hello Fall! Are you ready for cooler weather, football games and everything pumpkin spice, like our SKIP A PAY?



### 2019 Skip-a-Payment Instructions

The Credit Union will begin accepting Skip-a-Payment forms on October 1st for October, November, or December loan payments. A \$25.00 participation fee will be assessed at the time of request/approval for each loan deferred.

Visit our website at [www.cityfederalcu.com](http://www.cityfederalcu.com) to submit the form online.

You can also download and return the form. We will need all borrower signatures, date signed, and a check or transfer authorization for the processing fee. If the form and processing fee are not received 10 days before the due date of the loan payment you wish to defer, the deferral will be rejected.

**The Fine Print:** All payments must be skipped in the same month, and loans must be current. Delinquent loans are not eligible for the Skip-a-Payment program. This offer is not available on MasterCard; delinquent loans, line of credit loans or loans involved in Bankruptcy; loans with a co-signer or co-borrower require both parties to sign the form

### Did you Know? October 14th, 2019 is National Online Banking Day.

City Federal Credit Union offers both online banking and mobile banking options for our members. It's easy to get started! Just head to our website, click on the Home Banking Login button and you will be redirected to our login screen. From there, you will have the option of enrolling as a new member. Our staff is here to help walk you through the process if any questions occur!

#### Here are a few benefits to consider:

- Convenient access: Your bank account can be accessed 24/7, from anywhere.
- More options: Instead of waiting in line to deposit a check, City FCU offers remote check deposit. You can also easily transfer funds from one account to another.
- Control of your funds: Checking your balances and transactions has never been so easy. With a click of a button you're able to monitor your account.

For help getting started, contact City FCU TODAY! [www.cityfederalcu.com](http://www.cityfederalcu.com)



### Grill Champs-Chamber of Commerce

• The Credit Union had the privilege of being a part of many exciting events this summer. The Chamber of Commerce BBQ, that took place on September 12th, 2019, was a hit! We are proud to announce that our incredible team of cooks won **FIRST PLACE** in the "Corporate-Other" Category. (Thanks Ray and Rubin).

• We also want to send a big congratulations out to the Amarillo Sod Poodles for being the Texas League Champions! Be on the lookout for ticket giveaways for next year's baseball season!



## Fall Specials

**Ride into Fall** - Auto Special: 2% off current rate subject to floor rate 60 month max term valid 09/23/2019 – 10/21/2019

**Rates have Fallen** – RV Loans: 2% off current rate subject to floor rate No Sub 600  
Credit Scores valid 10/12/2019 – 11/1/2019

\*Some restrictions may apply. Subject to City FCU lending policies.

## USA 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.

## 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

## CITY FCU RATES & TERMS ON AUTOMOBILES

### 60 Months

3.49%

### 72 Months

3.74%

### 84 Months

4.49%

\*With approved Credit

## NATIONAL HOLIDAYS

### October

2nd: Coffee with a Cop Day  
14th: Online Bank Day  
16th: Boss's Day  
31st: Halloween

### November

5th: Doughnut Day  
11th: Veterans Day  
13th: World Kindness Day  
28th: Thanksgiving

### December

7th: Pearl Harbor Remembrance Day  
20th: Ugly Christmas Sweater Day  
24th: Christmas Eve  
25th: Christmas  
31st: New Year's Eve

## 4th Quarter Credit Union Holiday Schedule

**Columbus Day** Monday, October 14th Closed • **Veterans Day** Monday, November 11th Closed  
**Thanksgiving Day** Thursday, November 28th Closed • **Day after Thanksgiving** Friday, November 29th Closed  
**Christmas Day** Wednesday, December 25th Closed • **New Year's Day** Wednesday, January 1st Closed

## Credit Union Early Closings

The credit union will close at 12:00 p.m. on Tuesday, December 24th to allow our staff time with their families.  
The credit union will close at 3:00 p.m. on Tuesday, December 31st to allow staff time for end of year processing.

## New 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.....	0.10%.....	0.10%
Shares.....	\$2000.00 to \$9,999.99.....	0.25%.....	0.25%
Shares.....	\$10,000.00 to \$49,999.99.....	0.50%.....	0.50%
Shares.....	\$50,000.00 to \$999,999.99.....	0.60%.....	0.60%

CERTIFICATE WITH MINIMUM BALANCE OF \$2500.00	Rate	APY
1 YEAR.....	2.00%.....	2.02%
2 YEAR.....	2.00%.....	2.02%
3 YEAR.....	2.25%.....	2.27%

IRA'S.....	0.70%.....	0.70%
NEWLY OPENED IRA SPECIAL (THROUGH 12/31/2019).....	1.25%.....	1.26%