

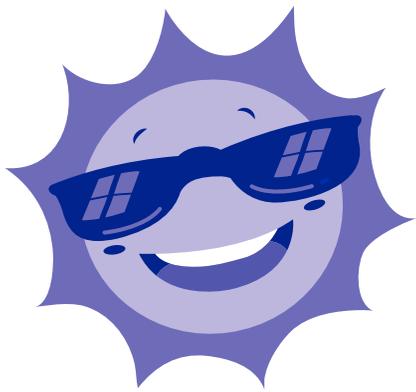


**CITY FEDERAL**  
CREDIT UNION

Vol. 26 No. 3  
July 2019

# MEMBERS UPDATE

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



## Sun-Sational Summer

Vacation season is upon us! Now is the time to start planning your end of summer vacation plans. We have found a few tips and tricks to prepare you for that fun summertime vacation. Give us a call to find out about our Summer Vacation Loan Special.

## Vacation Saving Tips

### 1. Set a budget.

And stick with it. Research the cost of food, lodging and transportation in the area that you will be visiting.

### 2. Keep your vacation plans realistic.

Look into vacation locations that fit reasonably within your budget. This does take time for research and planning, but it can save you in the long run.

### 3. Start a vacation savings.

Start a special savings account as early as possible to put funds aside specifically for your vacation. Once you set a budget for your trip, calculate how much you will need to set aside each month to reach your budget goal.

### 4. Cut out unnecessary expenses.

Look at your monthly budget and decide what you can cut back on during the year. The extra savings you have can be deposited into your new vacation savings account.

### 5. Track your spending.

Find a free app that allows you to easily track your spending. This will help you stay on budget and not run out of funds while you are out of town.

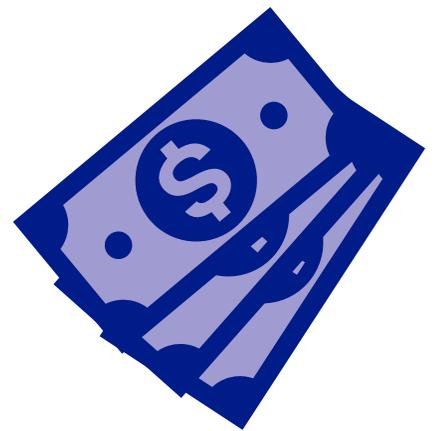
## Kids Cash Club

Introducing the new Kids Cash Club!

Help the kids in your life start their very first savings account with the City FCU Kids Cash Club. This savings account is a great way to teach children good savings habits at a young age that they can carry with them into adulthood. The kids will be primary on the account and will receive quarterly newsletters made especially for them!

To get started, we will need a birth certificate and social security card for the minor and a form of ID and Social Security Card for the adult/custodian on the account.

Get started today with a minimum deposit of \$10!



# Friends of the Library AMA-CON 2019

Please join us at the Civic Center for The Friends of the Amarillo Library AMA-CON on August 3 & 4 2019.

We are extremely excited to be a part of AMA-CON for the second year. Our employees had a great time last year giving away prizes and meeting many new faces. Join us for the two-day event and enter for your chance to win one of several prizes!

Bring your favorite Comic Book to the Credit Union on Friday, August 2nd, 2019 for your chance to win two weekend passes to AMA-CON. The first ten people to show off their comic book will win the weekend passes! Doors open at 9 a.m.

## National Holidays

### July

4th: Independence Day  
6th: Fried Chicken Day  
15th: Give Something Away Day  
24th: Cousins Day

### August

2nd: Coloring Book Day  
6th: Root Beer Float Day  
18th: Fajita Day  
26th: Dog Day

## Summer Specials

### Summer Vacation:

\$2000 interest rate as low as 7.75% valid 6/20/19 – 8/15/19

### Heat of Summer Auto:

2% off current rate subject to floor rate valid 7/1/19 – 9/7/19

### Don't Break a Sweat: Auto Refi Special:

2% off existing rate subject to floor rate valid 7/1/19 – 9/7/19

### Back to School:

\$500 10.5% interest rate valid 7/22/19 – 8/30/19

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

## 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

### FOURTH OF JULY

Thursday, July 4th, 2019  
Closed

### LABOR DAY

Monday, September 2nd  
Closed

## CITY FCU RATES & TERMS ON AUTOMOBILES

### 60 Months

3.49%

### 72 Months

3.74%

### 84 Months

4.49%

\*With approved Credit

## 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.....	0.40%.....	0.40%
Shares.....	\$50,000.00 to \$999,999.99.....	0.60%.....	0.60%

CERTIFICATE WITH MINIMUM BALANCE OF \$2500.00	Rate	APY
1 YEAR.....	2.25%.....	2.27%
2 YEAR.....	2.35%.....	2.38%
3 YEAR.....	2.75%.....	2.79%

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