

THIRD QUARTER 2022

# CITY LIFE

## Move Your Money Edition!



**CITY FEDERAL**  
CREDIT UNION

# LOCK IT AND LOVE IT!

Right now, City Federal Credit Union is offering special rates on certificates.

Open yours today to lock in your rate!

**OVER \$100,000**  
**MINIMUM DEPOSIT: \$5,000<sup>1</sup>**

TERM AND RATE:	
19 months:	2.00% APY <sup>1</sup>
40 months:	2.25% APY <sup>1</sup>
59 months:	3.00% APY <sup>1</sup>

## SUMMER LOAN PROMOTIONS!



### GET A VACATION LOAN!<sup>2</sup>

There is still time for a last-minute vacation getaway. With City's great 9.5% APR\*, it's never been more affordable to enjoy the sun, fun, mountains or beach of your choice! Apply today and travel tomorrow!



### GET A FIXED HELOC RATE AT 5.99% APR\*, BUT HURRY! OFFER EXPIRES JULY 31!<sup>3</sup>

Enjoy a fixed rate to fund those summer projects and upcoming fall getaways, weddings or special events!



### GET TRUCKING ALL SUMMER LONG!

Get a special 96-month term for a new truck and get a great rate as low as 3.99% APR\*. Apply today and enjoy your truck all summer!<sup>4</sup>

**APPLY NOW  
AND SAVE!**



## SPECIAL MEMBER LEARNING SESSIONS

We are now hosting **FREE** financial education classes where we'll have food, prizes and learning!

Sessions start at 6pm

### JUNE 13

**Banking 101**  
The Place  
3107 Plains Blvd. #500  
Amarillo, TX, 79102

### AUGUST 8

**Homebuyers Bootcamp**  
The Place  
3107 Plains Blvd. #500  
Amarillo, TX, 79102

### JUNE 23

**Banking 101**  
North Heights  
Community Center  
901 N. Hayden  
Amarillo, TX, 79102

### AUGUST 18

**Getting U Behind the Wheel—Auto Loans**  
No Boundaries  
904 N. Grand Street  
Amarillo, TX, 79102

### JULY 7

**Homebuyers Bootcamp**  
Alamo Community Center  
1502 S. Cleveland Street  
Amarillo, TX, 79102

### SEPTEMBER 12

**Getting U Behind the Wheel—Auto Loans**  
The Place  
3107 Plains Blvd. #500  
Amarillo, TX, 79102

### JULY 21

**Banking 101**  
No Boundaries  
904 N. Grand Street  
Amarillo, TX, 79102

### SEPTEMBER 22

**Money Management**  
No Boundaries  
904 N. Grand Street  
Amarillo, TX, 79102

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





**GREAT NEWS:** City FCU has been designated a Community Development Financial Institution (CDFI). This means we have the authority and resources to meet the diverse needs of all segments of our community and have developed several specialized products and services designed to meet the unique needs of underserved members and prospective members. Together, we will create financial independence and success!



### UPCOMING MEMBER LOAN PROMOTIONS



### HOLIDAY DATES



#### SEPTEMBER: SONCY "SIGNATURE 7" LOAN

Available only at our Soney branch for the month of September, enjoy a signature loan for as low as 7% APR\* for 36 months, up to \$7,000!<sup>5</sup>



#### GET A NEW CAR IN JULY AND SAVE!

Enjoy a special 72-month term for a new auto and get a great promotional loan rate as low as 2.99% APR\*. Apply today and enjoy your vehicle all summer!<sup>6</sup>

- Independence Day - Closed Monday, July 4
- Labor Day - Closed Monday, September 5

*(We are also closed the Saturday before each holiday.)*

\*APR=Annual Percentage Rate.

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

<sup>1</sup> APY available July 1, 2022 through September 30 2022. APY subject to change without notice. Rates are paid at maturity. Penalty for early withdrawal.

<sup>2</sup> Rates as low as 9.5% APR. The final rate and term determined by individually based credit score. Rate good through 9/30/22. Terms subject to change without notice.

<sup>3</sup> HELOC flat APR rate applies to all applications received through July 31 and must be closed and funded by August 30. The final rate and term are determined individually, based on credit rating. Market conditions may cause the rate to change at anytime.

<sup>4</sup> Offer applies to only truck loan applicants on new trucks. Rates as low as 3.99% annual percentage terms up to 96 months. The final rate and term are determined individually, based on credit rating.

<sup>5</sup> Soney Signature 7 Loan Special: Members must visit the Soney location to qualify and apply. Applicants with a credit score of 640 and above, maximum loan amount of \$7,000 for a 7-month term at 7% APR. Applicants with a credit score below 640, maximum loan amount of two times the monthly income, up to \$5,000 at an 11% APR. The final rate and term are determined individually, based on credit rating.

<sup>6</sup> Offer only applies to auto loan applications, only on 2021 or newer vehicles. Rates as low as 2.99% APR and terms up to 72 months. The final rate and term are determined individually, based on credit rating. No in-house refinancing.

Federally Insured by NCUA



## BRANCH OPERATING HOURS CALL, CLICK OR VISIT!

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

### SONCY BRANCH HOURS

Lobby

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