



SKIP-A-PAY¹

Gain flexibility and add extra money to your monthly budget by deferring your loan payment. For a small fee, you can relax and be payment-free for one month. Our Skip-A-Pay option is available from October through December with 10 days' notice before your scheduled loan payment is due. Best of all, Skip-A-Pay lets you skip a loan payment without impacting your credit score.

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.



Holiday Closures

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



Looking towards the future City Federal developing a new website

City Federal Credit Union is proud to announce that we are updating and renovating our digital fingerprint. City FCU will soon have a brand new sleekly designed website to go along with our A+ products and services. During this upgrade our current website will still be available as well as our mobile app. Please don't hesitate to call or visit your favorite teller so that we can help you with all your financial needs. Thank you so much for giving us the opportunity to serve you better.

Come visit us!

Lincoln Branch

901 S Lincoln St.
Amarillo, TX 79101

Lobby/Drive-Thru Hours

M-Fri 9a.m-5:30p.m
Friday Drive-Thru til 6:00p.m
ATM 24/7

Soncy Branch

8100 S. Soncy Road
Amarillo, TX 79119

Lobby Hours

M-Th 9:00 a.m.— 5:30 p.m.
Friday 9:00 a.m.— 6:00 p.m.
Sat 9:00 a.m.— 12:00 p.m.

Drive Thru Hours

M-Fri 9:00 a.m.— 5:00 p.m.
Friday 9:00 a.m.— 6:00 p.m.
Sat 9:00 a.m.— 12:00 p.m.

(806) 373-4313



FALL LOAN PROMOTIONS. APPLY NOW AND SAVE!



HELOC – DEBT CONSOLIDATION

Potentially reduce your payments and interest rates with access to your home equity funds with a City FCU Home Equity Line of Credit.



AUTO LOAN – ‘TIS THE SEASON TO GIFT THE CAR²

Surprise that special someone on your list with the car of their dreams! Hurry! Available in November and December only. Rates as low as 6.50% APR*.



12-12-12 LOAN³

Starts December 6th and ends December 31st. \$1,200 at 12% APR* for 12 months



PROPERTY TAX LOAN⁴

Up to \$5,000 for a 15-month term, rates as low as 10% APR*.



BLACK FRIDAY/CYBER MONDAY LOAN⁵

Get your loved ones that gift at the top of their list! \$600 at 9% APR* for 6 months.


APR=Annual Percentage Rate.

All loans subject to credit approval. Must be a member of City Federal Credit Union to qualify. 1 The Plan has a \$25 per loan participation fee. Skip-a-Pay is NOT AVAILABLE ON MASTERCARD, DELINQUENT LOANS, LINE OF CREDIT, LOANS IN BANKRUPTCY OR REAL ESTATE LOANS. If you have not returned loan papers to City FCU or completed title work, you may be ineligible for Skip-a-Pay. YOU MUST HAVE MADE AT LEAST ONE FULL PAYMENT ON YOUR LOAN, AND ALL LOANS INCLUDING MASTERCARD MUST BE CURRENT. Your written request to advance a payment must be received 10 days prior to your payment due date. City FCU reserves the right to deny any Skip-a-Pay request, including loans involved in bankruptcy. 2 Offer only applies to auto loan applicants. Only on 2023 or newer vehicles. Rates as low as 6.50% APR and terms up to 72 months. The final rate and term are determined individually, based on credit rating. No in-house refinancing. 3 Offer available December 6th, 2024 through December 31st, 2024. Maximum loan amount of \$1,200 for a 12-month term at 12% APR. The final rate and term are determined individually, based on credit rating. 4 Offer available December 30th, 2024 through January 31, 2024. Rates as low as 10% APR and terms up to 15 months. The final rate and term are determined individually, based on credit rating. Loan purpose is solely for property tax payments, the property tax bill for most recent year must be provided, payment will be paid directly to tax collector. No in house refinancing. 10% with approved credit, rates are subject to change without notice 5 Offer available November 11th, 2024, through December 2nd, 2024. Rates as low as 9% APR with loan amount of \$600.00 for 6 months. 9% with approved credit, no in house refinancing, rate subject to change without notice.




OCTOBER 20 IS INTERNATIONAL CREDIT UNION DAY

We are proud to call you members of City Federal Credit Union. Our focus is on service, support, and empowering our members in their financial journey. On October 21st, in honor of International Credit Union Day, we would like you to come by either branch and enjoy a free cup of coffee and a donut courtesy of YOUR credit union.



**CITY FEDERAL
CREDIT UNION**



))) TAP, PAY AND GO!
Enjoy secure, faster checkout with your new contactless debit card.

Now you can swipe, insert, tap or wave your card to make purchases.

HOW TO USE THE NEW CONTACTLESS FEATURE:

STEP 1 Look for the Contactless Symbol at checkout.	STEP 2 Simply tap the terminal to make your payment.	STEP 3 Once your payment is complete, you're good to go.
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At terminals that are not contactless enabled, insert or swipe your EMV card as you would with your previous cards.

QUESTIONS? Please contact us at 806.373.4313



FOLLOW US ON FACEBOOK!

CITY FEDERAL CREDIT UNION