



CITY FEDERAL
CREDIT UNION

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MEMBERS UPDATE

901 S. Lincoln, Amarillo, TX 79101 | (806) 373-4313 | www.CityFederalCU.com

70 YEARS OF SERVICE TO MEMBERS

City Federal Credit Union is happy to celebrate our 70th Anniversary at the Annual Meeting on Tuesday, March 13, 2018.

Amarillo City Federal Credit Union was approved by the NCUA under Charter Number 5665 on March 12, 1948. You may see a copy of the original charter hanging in our lobby entrance. The building at 901 S Lincoln was completed in 1971. In 1988 we shortened our name to City Federal Credit Union. We reached \$20 million in asset size in 2000 and \$30 million in asset size in 2015.

We stand ready to serve our members for the next 70 years with a fresh look at the role we play in the Amarillo community and our special relationship with the employees of the City of Amarillo.

Let us remind ourselves of our service and who we are:

Future Mission Statement

“City Federal Credit Union is committed to exceed our members expectations to achieve their *financial happiness*, while providing a positive, meaningful member experience.”

Core Values

- Service-driven
- Relationship-Focused
- Integrity
- Member Delighted
- Innovative
- Accountability
- Entrepreneurial
- Fun and Attractive Atmosphere

PARDON OUR MESS

You may have noticed the mess in the credit union lobby over the last two months. We are happy to announce that we have (mostly) completed a modest yet dramatic remodeling of the credit union lobby. We have put in new LED lighting, replaced the ceiling tile with wood tiles, re-painted the walls and trim, installed new plank flooring, refurbished the bathrooms, put granite on the teller counter, built an accessible desk in the teller area, replaced the reception desk and put new chairs for members in all the offices and the lobby.



Annual Meeting Date Set

The Grand Plaza will once again be the location for this year's Annual Meeting to be held **Tuesday, March 13, 2018, at 6:30 p.m.** A catered barbecue dinner will be served followed by the business meeting and cash prize drawings. Come out, visit with other members and enjoy the dinner.

Board Election Notice

There are four Board positions to be filled at the annual meeting, March 13, 2018.

The nominating committee has submitted the names of Thomas Higgins, Cinda Johnson, Marc Lusk, and Anthony Sena, to fill four vacancies. Each of the nominated is a current board member who wishes to serve by re-election. In addition to names submitted by the nominating committee, credit union bylaws provide for nomination from the membership. A petition signed by at least 26 members may submit other names.

The deadline for filing a petition with the credit union Secretary is January 27, 2018. If petitions are received, resulting in more than one nominee for each position to be filled, ballots will be distributed to eligible voters attending the annual meeting, March 13, 2018.

Election shall then be determined by plurality vote. If no petitions are received and there is only one nominee for each position to be filled, those nominated shall be elected by general consent of acclamation. Nomination from the floor at the annual meeting shall not be permitted.

About the Nominees

Thomas Higgins - Elected to the Board of Directors in March 2016. He has been with the Amarillo Police Department for fifteen years and acquired the rank of Sergeant in 2009. For the past three years, Thomas has been assigned to the Detective Division where he investigates financial crimes. He has a Bachelor of Business Administration from Stephen F. Austin State Univ. Thomas has been married to Monika Higgins for 21 years and they have four daughters. He has been a member of the credit union since 2003.

Cinda Johnson - Elected to the Board of Directors in March 2014, Cinda is currently the Environmental Chemist for the City Environmental Lab. She started with the lab in 1992 as a Chemist I. She has a BS in Biology and Biochemistry from WT. She has been married to Ron Johnson for 27 years and they have two children. She has been a member of the credit union since 1994.

Marc Lusk - Elected to the Board of Directors in March 2016. Marc has been with the Amarillo Fire Department since 1989, and is currently the Deputy Chief of Operations. He acquired an Associate's degree in Fire Protection Technology from Amarillo College and a Bachelor's from West Texas A&M University in Emergency Management Administration. He is married to Denise, has a son, daughter and three grandchildren who they are raising. Marc has been a member of City Federal Credit Union since the early 1990s.

Anthony Sena - Elected to the Board of Directors in March 2016, Anthony is currently the GIS Administrator for the City's IT Department. Mr. Sena started with the City of Amarillo 28 years ago working in the Director of Utilities Division. In 2008 he joined the Information Technology Department with the primary duties of creating and maintaining 911 / GIS data for the Amarillo Emergency Communications Center. He has been a member of the credit union since 1990.

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

New Year's Day

Monday, January 1st
CLOSED

Martin Luther King Jr Day

Monday, January 15th
CLOSED

President's Day

Monday, February 19th
CLOSED

Important Information for IRS Electronic Refunds

Having your IRS tax refund electronically deposited to your City Federal Credit Union account?

If your answer is yes - take note of the following

- » The person for whom the refund is for must be the owner or joint owner on the account.
- » **IF ALL PAYEES ARE NOT ON THE ACCOUNT THE FUNDS WILL BE RETURNED TO THE IRS.**
- » The correct Routing & Transit number to use is as follows: **311376737.**

CITY FCU RATES & TERMS ON LOANS

AUTOMOBILES NEW & USED AS LOW AS*

60 MOS 2.74%

72 MOS 2.99%

84 MOS 3.74%

*With approved credit; additional discounts may apply

New Dividend Rates

The Board of Directors authorized the following dividend rates as of the last dividend declaration period.

Type of Account	ACCOUNT BALANCE	Rate
Shares.....	\$30.00 to \$1,999.99	0.05%
Shares.....	\$2000.00 to \$9,999.99.....	0.25%
Shares.....	\$10,000.00 to \$49,999.99.....	0.30%
Shares.....	\$50,000.00 to \$999,999.99	0.35%
IRA'S		0.40% APY