

SECOND QUARTER 2024

CITY LIFE

WATCH YOUR FINANCES BLOOM



CITY FEDERAL
CREDIT UNION

We all remember our first car; it's a special milestone.

That is why City FCU wants to share these great tips when buying a car:

1. Determine your needs. What are you using it for?
2. Research car features. What is the durability, safety, fuel economy?
3. Set a budget and stick to it. What is the most you can spend per month?
4. Save for a down-payment. While not required, it can save you money in the long run.
5. Apply for a car loan with City FCU.



EMBRACE THE BLOOMING OPPORTUNITIES. APPLY NOW AND SAVE!



RECREATIONAL LOAN: MAKE THE MOST OUT OF YOUR SPRING ADVENTURES

RV's, trailers, motorcycles or boats! Valid May 1 - July 31. Rates as low as 7.25% APR.



SUMMER SIGNATURE LOAN: EMBRACE THE SUNSHINE

For vacations, summer expenses or travel. Valid May 20 - July 31. Up to \$3000 at 9% APR.



AUTO LOAN: MEMORIAL DAY SPECIAL

Valid May 24 - June 7. Rates as low as 5.99% APR.



TRUCK LOAN: REV-UP YOUR SPRING ADVENTURES

Rates as low as 7.25% APR up to 96 months. New trucks only.

April 5th kicks off the Sodpoodles baseball season! Are you ready? Members get exclusive access to parking at the Lincoln branch, which is just down the street from Hodgetown, with our City FCU sticker. If you have one from last year it is still valid. If you have not picked up one, please stop by either location to get yours. While enjoying the game, look up at the bleachers on the 1st base line to see the new City Federal Fiesta Deck! City FCU is proud to be part of the Sod Poodle experience.

DREAMING OF HOMEOWNERSHIP?



We are so excited to feature some new products that directly impact the Hispanic community. Our Quinceañera Loan is a great way to take the stress away that can come with organizing and paying for your life-changing event. Whether the dress, cake, or venue, we want to be involved your young adult's big day.

We have a new way of buying a home, the City Federal way. Spring into your forever home with our mortgage team helping you get home. And if you are not ready to buy a home, we can give you a small financial push by helping you save for closing and down-payment costs with our Dream Home Account. Just need to save for rainy day? We also have a "Tanda de \$500" Savings Account.

Estamos emocionados de presentar nuevos productos que impactan directamente a la comunidad hispana. Nuestro préstamo para Quinceañeras es una excelente manera de eliminar el estrés y simplificar los gastos que vienen con un evento que cambiará su vida. Ya sea el vestido, el pastel o el lugar, queremos participar en el gran día de su jovencita.

Tenemos una nueva forma de comprar una casa, la forma City Federal. Ingrese a su hogar definitivo con nuestro nuevo equipo hipotecario ayudándolo a llegar a casa. Y si no estas listo para comprar te damos un empujón para ahorrar para los gastos de cierre y pago principal con nuestra cuenta de ahorros para la Casa de sus Sueños. Y si solo necesitas aprender a ahorrar para un mal día tenemos La Tanda de \$500.

INTRODUCING OUR DREAM HOME PROGRAM:

Spring is a time for fresh beginnings. Just as the flowers bloom, a new chapter in your life can bloom too. Our Dream Home program is designed to help you achieve your dream of homeownership. A down payment is one of the first steps towards owning your home. Our 0% down payment program allows eligible members to expedite their homeownership journey. We recognize our unique position to support our local community and all its diverse members. We commit to demonstrating policies and actions to provide equal financial services, education, and opportunities for the underserved. Want to learn more? Contact our mortgage team today.



APPLY TODAY!



HOLIDAY CLOSURES

- Memorial Day Mon, May 27
- Juneteenth
Wed, June 19

*APR=Annual Percentage Rate.

All loans subject to credit approval. Must be a member of City Federal Credit Union to qualify. Final rate and term are determined individually, based on credit rating and year model the of the collateral. No in house refinancing. Rates as low as 7.25% APR. Maximum loan amount \$3000 at 9% APR. No in house refinancing.

Rates are subject to change without notice

Rates as low as 5.99% APR. Final rate and term are dependent on credit and collateral age, no in house refinancing, rate subject to change without notice, non-members will qualify for discounted rate after full pledged membership with checking account and deposit minimum of \$100.00.

7.25% APR with approved credit and vehicle 2022 or newer, other rates and terms will vary depending on credit and age of collateral.

Rates are subject to change without notice



Federally Insured by NCUA



BRANCH OPERATING HOURS

Lincoln Lobby Hours

M-F 9:00 a.m. - 5:30 p.m.

Lincoln Drive-Thru Hours

M-Th 9:00 a.m. - 5:30 p.m.

Friday 9:00 a.m. - 6:00 p.m.

Soncy Lobby and Drive-Thru Hours

M-Th 9:00 a.m. - 5:30 p.m.

Friday 9:00 a.m. - 6:00 p.m.

Saturday 9:00 a.m. - 12:00 p.m.