

FOURTH QUARTER 2023

CITY LIFE



CITY FEDERAL
CREDIT UNION

Skip Your Way Through the Holidays

SKIP-A-PAY

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.



SIGN UP TO SKIP!



FALL LOAN PROMOTIONS. APPLY NOW AND SAVE!

CERTIFICATE OF DEPOSITS

**STEADY RETURNS,
FINANCIAL PEACE.**

14 MONTHS 4.50% APY

38 MONTHS 4.30% APY

62 MONTHS 4.20% APY

\$10,000 MINIMUM DEPOSIT

All funds are federally insured up to \$250,000 by National Credit Union Administration. All loans are subject to credit approval and information may be reported to the credit bureaus. For further information, please visit www.cityfederalcu.com



HELOC - DEBT CONSOLIDATION

A HELOC is a financial tool that provides flexibility to access funds for various purposes such as home improvement, unexpected expenses, or debt consolidation, while using your home's value as collateral.



RECREATIONAL LOAN

We can help fund your seasonal activities such as hunting, fishing or camping. Rates as low as 7.25% APR*.



AUTO LOAN - TIS THE SEASON TO GET THE CAR

It's time to upgrade your ride this year with our unbeatable auto loan. With rates as low as 6.50% APR, you can drive away in your dream car.



HOLIDAY LOAN

Starts November 1 and ends December 22. \$1,200 at 12% APR for 12 months.



PROPERTY TAX LOAN

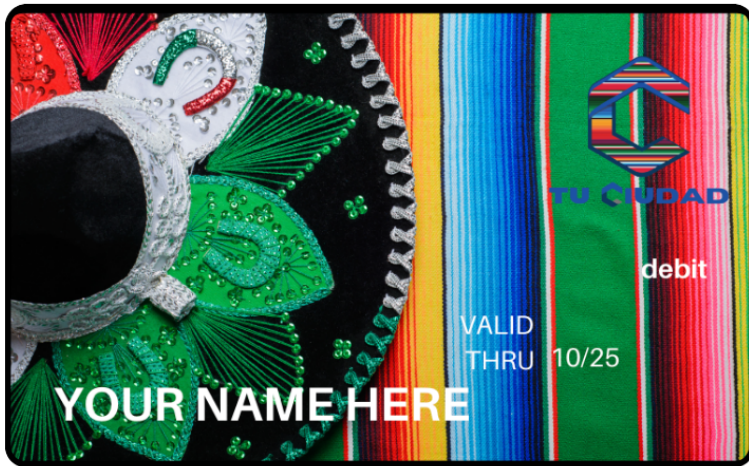
Special program starting December 25 - February 2. Up to \$5,000 for a 15-month term, rates as low as 10% APR*.



SIGNATURE LOANS

Our hassle-free signature loans offers the flexibility and convenience you deserve for any expenses you may have. Rates as low as 11% APR*.

INTRODUCING OUR NEW DEBIT CARDS!



HOLIDAY CLOSURES

- Columbus Day:
Sat, Oct 7 - Mon, Oct 9
- Veterans Day
Fri, Nov 10 - Sat, Nov 11
- Thanksgiving
Thur, Nov 23 - Sat Nov 25
- Christmas Eve and Christmas Day:
Sat, Dec 23 - Mon, Dec 25
- New Year's Eve and New Years Day:
Sat, Dec 30 - Mon, Jan 1 2024

BRANCH OPERATING HOURS

CALL, CLICK OR VISIT!

www.CityFederalCU.com

Main Office Number (806) 373-4313 Call or Text
24/7 Debit Card Line (888) 263-3370

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.

September 15th is the first day of Hispanic Heritage Month, which runs until October 15th. This month is an annual celebration of the history and culture of Hispanic communities. The theme for 2023 is "Latinos: Driving Prosperity, Power, and Progress in America," highlighting the contributions of Hispanics to the economic, political, and social growth of the United States. In honor of Hispanic Heritage Month and the Dia de los Muertos celebrated on November 1st, City FCU is releasing two new debit card designs so that members can express their Hispanic pride throughout the year.

*APR= Annual Percentage Rate.

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

Offer only applies to recreational loan applicants. Rates as low as 7.25 APR. Final rate and term are determined individually, based on credit rating and year model the of the collateral. No in-house refinancing.

Offer only applies to auto loan applicants. Rates as low as 6.50% APR and terms up to 84 months. Final rate and term are determined individually, based on credit rating and year model the of the collateral. No in-house refinancing.

Maximum loan amount \$1,200 for a 12-month term at 12% APR. The final rate and term are determined individually, based on credit rating.

Offer available Dec 25, 2023 through February 2, 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. No in-house refinancing.

