



CITY FEDERAL
CREDIT UNION

Vol. 27 No. 4
October 2020

MEMBERS UPDATE

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

What Comes to Mind
When You Hear Fall?

Pumpkins, Hayrides, Corn Maze . . .

SKIP-A-PAYS!



The Fine Print: All payments must be skipped in the same month, and loans must be current. Delinquent loans are not eligible for the Skip-a-Payment program. This offer is not available on MasterCard; delinquent loans, line of credit loans, or loans involved in Bankruptcy; loans with a co-signer or co-borrower require both parties to sign the form.

2020 Skip-a-Payment Instructions

The Credit Union has begun accepting Skip-a-Payment forms for October, November, or December loan payments. A \$25.00 participation fee will be assessed at the time of request/approval for each loan deferred.

Visit our website at www.cityfederalcu.com to submit the form online.

You can also download and return the form. We will need all borrower signatures, date signed, and a check or transfer authorization for the processing fee. If the form and processing fee are not received 10 days before the due date of the loan payment you wish to defer, the deferral may be denied.

OUR ATMS JUST GREW, TO 30,000! *



If you haven't heard the news, City FCU has partnered with the CO-OP network of ATMs to allow you fee-free access to nearly 30,000 ATMs in the United States. Not only can you pull out money fee-free locally, but also when traveling. To find the ATM nearest you, download the CO-OP ATM Locator App in the App Store or on Google Play. You can also use the locator on our website!

As of December 1, 2020, City Federal Credit Union will no longer reimburse ATM fees charged at out of network ATMs. If you have any questions regarding this change, please call us at (806)373-4313.

OCTOBER 15TH IS INTERNATIONAL CREDIT UNION DAY!

What is International Credit Union Day, you might ask? It is a celebration of the financial partnership between credit unions and their members. The theme this year is, "Inspiring hope for a global community." This partnership has proven more important than ever, City Federal has worked with its members throughout the COVID-19 pandemic to help get them through these trying times. To express our gratitude for our members we will be offering an International Credit Union Refinance Special, get 1% off your auto, RV, or signature loan refinance! Not valid for in-house refinance.



USA 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.

Breaking News, We're Breaking Ground!

If you attended our 2020 Annual Meeting, you were let in on City Federal's next big move. We are currently in the process of building a new branch located on the corner of Soncy and Heritage Hills. We anticipate opening in 2021 and are excited to offer another location to better serve our members. Don't worry, while we may have a few new faces, we will be mixing the old and new to provide you with the best possible service. Be sure to drive by and see the building process or come into our lobby to see the 3-D rendering of the new branch. One of the most exciting features will be a community room that we plan to use for hosting financial education seminars and other events.

COVID-19 Update

Things look a little different in the day-to-day operations of City Federal Credit Union. With your safety in mind, City Federal has installed sneeze-guards at the teller line and the lending offices. We ask that members wear masks in accordance with state mandate. Our staff wears masks when moving throughout the lobby and we have set up a hand sanitizer station for our members to use. Seating is limited and we have signage to help members social distance in line. We continue to offer all our services and have made strides to offer even more of them online and over the phone. Our coffee station is currently unavailable and will remain so for the time being. We appreciate you for your patience and hope you and your family stay healthy.

Credit Union Hours

LOBBY

Monday — Friday
9:00 AM — 5:30 PM

DRIVE-UP OPEN

Monday — Thursday
9:00 AM — 5:30 PM
Fridays Only
9:00 AM — 6:00 PM

Fall Specials

Hit the Road – Auto Special: 2% off current rate, subject to floor rate, 60-month maximum term. Valid 09/28/2020-10/23/2020

Vacation in Style – RV Loans: 2% off current rate subject to floor rate. No sub 600 credit scores. Valid 10/01/2020-11/01/2020

Credit Union Day Special – 1% off current rate, signature, auto, or RV loans all eligible. No in-house refinancing. Valid 10/12/2020-10/16/2020

*Some restrictions may apply. Subject to City FCU lending policies.

NATIONAL HOLIDAYS

October

2nd: World Smile Day
15th: International Credit Union Day
24th: National Make a Difference Day
31st: Halloween

November

3rd: Daylight Savings Day
11th: Veterans Day
22nd: Go for a Ride Day
26th: Thanksgiving

December

7th: Pearl Harbor Remembrance Day
24th: Christmas Eve
25th: Christmas Day
31st: New Year's Eve

4th Quarter Credit Union Holiday Schedule

Columbus Day Monday, October 12th Closed • **Veterans Day** Wednesday, November 11th Closed
Thanksgiving Day Thursday, November 26th Closed • **Day after Thanksgiving** Friday, November 27th Closed
Christmas Day Friday, December 25th Closed • **New Year's Day** Friday, January 1st Closed

Credit Union Early Closings

The credit union will close at 12:00 p.m. on Thursday, December 24th to allow our staff time with their families.
The credit union will close at 3:00 p.m. on Thursday, December 31st to allow staff time for end-of-year processing.

New Dividend Rates

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

Type of Account	ACCOUNT BALANCE	Rate	APY
Shares.....	\$30.00 to \$1,999.99	0.05%	0.05%
Shares.....	\$2000.00 to \$9,999.99	0.12%	0.12%
Shares.....	\$10,000.00 to \$49,999.99.....	0.20%.....	0.20%
Shares.....	\$50,000.00 to \$999,999.99.....	0.30%.....	0.30%
CERTIFICATE WITH MINIMUM BALANCE OF \$2500.00		Rate	APY
91 DAYS		0.25%	0.25%
182 DAYS.....		0.50%	0.50%
1 YEAR		0.50%	0.50%
2 YEARS.		0.75%	0.75%
3 YEARS		1.00%	1.00%
IRA'S		0.70%	0.70%

Rates are subject to change without notice. For the most current rates, please contact member services at (806)373-4313.