# Newsletter

**Spring 2021** 



#### WHAT'S INSIDE

#### GreenPath Financial Wellness

- Complimentary member service
- Financial counseling
- Debt management
- Financial education
- And, more.

#### Credit Card Options

- Low rates
- Great rewards
- Consumer cards
- Business cards

#### Investment Services

 Meet City & Police's dedicated financial advisor, David Rice

\*APR equals annual percentage rate







#### **BENEFICIARY UPDATES**

#### Are Your Accounts Up to Date?

Who is the beneficiary designated on your accounts at City & Police? If you have to pause to answer this question, it may be a good idea to contact us to make an update.

Having an out of date beneficiary can become a costly error and a difficult task for your loved ones to sort out when the time comes. That's why it's important to check and see if updates are necessary following marriages, divorces, births, deaths and other life changing events.



The process to update your beneficiary is simple. Just give us a call, and we can provide you with the necessary form to complete.



### GREENPATH FINANCIAL WELLNESS

We care about your financial health. That's why we've partnered with **GreenPath Financial Wellness** to provide you and your family with access to debt management services, and free one-on-one financial counseling and financial education tools.

#### Here's just a few of the services GreenPath provides:

- Free Financial Counseling Caring, certified experts will partner with you to explore options for achieving your financial goals.
- Debt Management Plan GreenPath may work with your creditors to develop a mutually agreeable payment plan to stop collection calls, lower interest rates and save money.
- Housing Services GreenPath's housing experts offer foreclosure prevention services, home buyer preparation assistance, and reverse mortgage counseling.
- Student Loan Counseling GreenPath guides you through student loan repayment options that

- can postpone or lower your payments sharing the pros and cons of each strategy so you can make an informed decision on which is best for you.
- Credit Report Review Learn how to better understand your credit report and to manage your score.
- Financial Education GreenPath University is an online source for financial health information on a number of topics. There's also a number of resources and tools, including financial guides and worksheets.

Learn more about GreenPath at CityFCU.com.



#### **HOME LOANS**

#### To Get You Moving

If you're ready to make a move, **Our CU Home**Mortgage is ready to get you moving.

As a member at City & Police, you have access to Our CU Home Mortgage, our local home financing team. Not only does this mean you are benefiting from local loan processing and approvals, but you also have the ability to meet face to face with a local mortgage professional to help guide you towards the best home option for you and your family.

#### **Our CU Home Mortgage programs include:**

- Fixed rate mortgages
- Residential lot loans
- Home construction loans
- 10, 15, 20 and 30 year terms
- First time home buyer program

So, when you're ready to make the move, call Our CU Home Mortgage at (904) 245.1955.





Plus, take home a City & Police piggy bank for further saving while supplies last.

#### Ask for details, or open a youth account today!



904.353.2240



CityFCU.com



5 Jacksonville Locations

Piggy banks available while supplies last. \*Offer applies to eligible new and existing City Kid's Club and Youth Checking accounts. Match is limited to the first 50 account participants; one match per account and deposit must be completed by April 30, 2021. Match of up to \$20.00 will be deposited into the City Kid's or Youth Checking account.

NMLS # 273792



## THE FUTURE IS OURS TO SEE.

#### Imagine your greatest goals within reach.

Together, we can create a strategy to help make fufilling those dreams a reality -- one that can guide you forward on the path to success.

#### Let's work together.

Contact me today to schedule a consultation.



David Rice, LPL Financial Advisor
City & Police Investment Services
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david.rice@lpl.com



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Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or	Not Credit Union	Not Credit Union	May Lose	ı
Any Other Government Agency	Guaranteed	<b>Deposits or Obligations</b>	Value	ı

#### **CREDIT CARDS**

Great Rates.
Great Rewards.

Choosing the right credit card is easier than ever. Whether

you want to pay down balances faster, maximize cash back, earn rewards or begin building your credit history, we have the ideal card for you.

### No matter which card you choose, you'll enjoy important features like:

- Convenient and flexible purchasing power accepted at millions of locations worldwide.
- Mobile purchasing for your added convenience.
- Xero Fraud Liability.\*
- Cardmember Service available 24 hours a day/ 365 days a year

Plus, so much more. Learn more about consumer and business credit cards available to you as our member at CityFCU.com.

\*Elan Financial Services provides zero fraud liability for unauthorized transactions. Cardholder must notify Elan Financial Services promptly of any unauthorized use. Certain conditions and limitations may apply. The creditor and issuer of these cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A. Inc., and Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

#### **Downtown Branch**

501 E. Bay Street, Suite 205 | Jacksonville, FL 32202

#### **Mandarin Branch (Operations Center)**

4675 Sunbeam Road | Jacksonville, FL 32257

#### **Northside Branch**

2409 Dunn Avenue | Jacksonville, FL 32218

#### **Southside Branch**

5546 Beach Boulevard | Jacksonville, FL 32207

Westside Branch 4830 Waller Street | Jacksonville, FL 32254



