MEMBERSHIP NEWSLETTER





Your Credit Union is **GROWING**

Despite the many challenges of 2021, your credit union continues to grow. Thank you for your membership and loyalty to City & Police Federal Credit Union.



When members, volunteers and staff all work together for the betterment of the credit union, we all succeed.

Earlier this year, your credit union hit some great milestones. We surpassed \$100 million in assets. Our loan portfolio eclipsed \$50 million and our

deposits are approaching \$100 million.

Membership continues to grow as we now serve over 6,500 members. All great accomplishments but none would be possible without our members.

Growth makes your credit union stronger and provides more resources to improve membership value. Thank you for being a part of this growth story that started all the way back in 1935. We look forward to continuing the story. But more than that, we look forward to "Serving the Financial Needs of Our City's Best."

INSIDE this issue



Save This Season with a City & Police Auto Loan.

Every day low rates and a variety of financing terms.

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The Annual Holiday Loan has Returned.

Sing it from the mountaintops.
Our annual Holiday Loan is back.

Page 3



Here's a Sweet Home Loan Experience.

Find out more about our friends at Our CU Home Mortgage.

Page 4

You Hold the POWER

Control and manage your City & Police cards through your mobile device with CardValet®.

Sure, the holidays bring out a lot of cheer. Unfortunately, they also bring out additional scammers looking to steal from you.

> The City & Police Card Manager app, also known as CardValet, is one more way to protect yourself from card fraud this holiday season.



- Easily set, customize and modify purchase alerts
- Turn your card on and off for any reason
- Control transactions by category or dollar amount
- Set location-based controls to limit card usage
- Restrict card usage based on merchant type

Download the City & Police Card Manager app today through the App or Google Play stores.





Every Day Low Rates | Variety of Term Options

A COOL Place for Auto Loans



Drive out the rest of the year with a low rate auto loan from City & Police, and redirect some cash for the holidays with up to 90-days before your first payment is due.



Check out our rates today, and give us a call when you're ready.

Even if you're not in the market for a new car just yet, know that we, and our every day low rates, will be here for you when you're ready.

Reach out to us if you're interested in saving money on your monthly payment or even reducing your term.

With multiple term options, it just may make sense for you to move your existing vehicle loan, financed elsewhere, to us.

Additionally, when you finance with City & Police, you'll have up to 90-days before your first payment is due. Think of what you could do with that extra cash this time of year.

Save even more with rate discounts for partial and full direct deposit.

APPLY FOR YOUR AUTO LOAN or REFINANCE TODAY



In Any Branch



Online at CityFCU.com



By Phone 904.353.2240



CHECK OUT OUR YOUTH ACCOUNTS AT CITYFCU.COM.

Accounts for All AGES

Are your children members of City & Police? Did you know they can be?

The **City Kid's Club** is available to children from birth to 13 years of age. There's no monthly fees and can be started with as little as \$5.00.

For the older children in your life, we recommend our **Youth Checking** account. Teens 14-17 can build

real world money knowledge and learn responsible financial habits with your oversight. There is no monthly maintenance fee on this account, and you can help them track their activity using Online and Mobile Banking.

GREENPATH Financial Wellness

Another holiday season is upon us, and for the second year in a row, the impacts of COVID will likely color the celebrations.



While the season is an opportunity to focus on the things that matter most in life, exchanging gifts is a long-standing tradition and a way to share joy with loved ones.

Gift-giving is likely to be even more amped up this year, which can bring upon financial strain.

Through our partnership with **GreenPath**, you have access to financial wellness experts ready to start the conversation about your specific situation.

Explore options to help manage holiday finances this upcoming season by reaching out today.



Sing it from the mountaintops - our annual **Holiday Loan** is back.

Spread more cheer this season with a <u>low rate</u> holiday loan from City & Police Federal Credit Union.



APPLY TODAY

*APR equals annual percentage rate. Now through 12/31/21. Approval required; amount based on income and length of employment.

CONNECT TODAY

(877) 337-3399 | Learn more at CityFCU.com



Your Smartphone Just Got SMARTER

NOW AVAILABLE

Add your City & Police cards to the Digital Wallet on your mobile device today.

This holiday season will have a lot of us reaching for our debit and credit cards.

Did you know you can now store your City & Police cards in your mobile device with the Digital Wallet app?

With secure, digital storage, there's no need to carry a physical card. Just use your device to access a digital version of your card and make purchases or transactions virtually.

IT'S SECURE. Digital Wallet saves your payment information in one central and protected location. The card details are never stored in the app itself but rather assigned a unique virtual number. This protects you and your money - even if your smartphone is lost or stolen.



Searching for a SWEET Home Loan Experience?

Talk to our friends at Our CU Home Mortgage.

They'll guide you through the home loan process, so you can confidently select the best mortgage for you and your family.

- Fixed rate mortgages
- Home construction loans
- nome construction to
- Lot loans

- Home equity loans and lines of credit
- 10, 15, 20 and 30 year terms

REACH OUT TODAY

8011 Philips Highway, Suite One | Jacksonville, FL 32256 Ph: 904.245.1955 | Fx: 904.443.7648 NMLS #: 273792





INSURANCE Designed For Members Like You

TruStage® insurance products and programs are designed for credit union members.

You deserve competitive rates, helpful guidance and simple, straightforward insurance brought to you by your credit union.

We can help you get coverage that fits your needs and your budget. It's all part of smart planning and protecting what matters most.

Call us. We'll help you understand your options, so you can choose the right coverage for you and your family.

Life & Accidental Death & Dismemberment

1.855.612.7909

Auto Insurance

1.888.380.9287



VISIT TRUSTAGE.COM

TruStage® insurance products and programs are made available through TruStage Insurance Agency, LLC. Life insurance and AD&D insurance are issued by CMFG Life Insurance Company, PO Box 61, Waverly IA 50677-0061. Auto and home insurance are issued by leading insurance companies. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union. Base policy no.'s 2018-ADD-POL E10a-014-2012. Product availability and features may vary by state.DTCG-2943958.1



APPLY TODAY

CONVENIENT Purchasing Power

Choosing the right credit card is easier than ever.

This holiday season, keep your City & Police credit card at the front of your wallet.

Whether you want to pay down balances faster, maximize cash back,

earn rewards or begin building your credit history, there is a City & Police credit card for you.

Check out all of the card options available at CityFCU.com.

Come See Us





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

24/7 Service

Mobile Banking | CityFCU.com | 904.353.2240