

MEMBERSHIP NEWSLETTER



COMMUNITY FOOD DRIVE

We're collecting canned and dry goods along with other non-perishable items.

Look for the donation boxes at any of our locations.



Protect yourself from FRAUD with CardValet®

With the CardValet® app, you can manage your City & Police debit card from the convenience of your mobile device.



it really is card management at your fingertips.

You can also easily set, modify and customize purchase alerts, so you can keep an eye on spending made from your card and be the first to know if potential fraud is occurring.

CardValet® is available for download for Android devices on Google Play or Apple devices in the App store.



Take an active roll in protecting yourself from debit card fraud this holiday season (and year round) with the City & Police Card Manager app.

With features like the ability to instantly turn your card on or off for any reason,

INSIDE this issue



Our Annual Holiday Loan is back.

Stroll through the holidays with ease with a low-rate personal loan for shopping or travel.

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Drive your way to a merry little Christmas.

Drive off with a great auto rate and enjoy up to 90 days before your first payment.

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We've got your home for the holidays.

Discover Our CU Home Mortgage and learn how they can help welcome you home.

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Members Helping Members

The credit union industry has a mission statement, "People Helping People".

Credit unions are cooperatives - formed and owned by its members for the benefit of its members. And, City & Police is no different.

It's truly an honor to serve the membership of City & Police Federal Credit Union. While our mission statement is "Serving the Financial Needs of Our City's Best," it could very easily be "Officers Helping Officers" or "City Employees Helping City Employees". We are a cooperative formed to serve active and retired law enforcement, city employees, first responders and their families. When you join City & Police not only will you find value in membership, but you will also provide support to other members through your deposits and the revenue generated from using our services. In other words, "Members Helping Members".

We are the only credit union in Northeast Florida dedicated to serve this proud and unique membership base. We are stronger as a credit union with you as a member. Let's work together as members, volunteers, credit union staff and vendors for the betterment of your credit union.

Thank you for your membership.



The City & Police HOLIDAY LOAN is back!
Stroll through your holiday shopping and travel season at ease with a special, limited-time only personal loan rate.

Borrow up to **\$1,500**
For up to **12 months** At a low **7.00% APR***

Apply Today! 904.353.2240 CityFCU.com 5 Jacksonville Locations

*APR equals annual percentage rate. Promotional rate available regardless of credit score now through 12/31/22. Approval required and loan amount will be based on income and length of employment. Maximum loan amount is \$1,500 and maximum allowable term is 12 months.

\$0 Purchase Fee
Nov. 1 - Dec. 31

GIVE GIFT CARDS

Visit any City & Police office today to make your purchase.



Managing **DEBT** as rates rise

Debt can be a challenge to manage, even in the best of times. Here are some tips to effectively manage your debt as the cost of borrowing rises.

 VISIT GREENPATH THROUGH CITYFCU.COM.

Regularly monitoring your credit can alert you to errors, protect from fraud, and provide valuable information to strengthen your credit score, potentially minimizing the rising cost of borrowing.

Make a list of your current debt such as credit cards, car loans, student loans and other debt. Part of seeing the impact of rising interest rates is understanding exactly where you stand.

By staying on top of your current rates, you can make adjustments and informed decisions about reducing balances. As a paydown strategy, it often makes sense to start with the highest interest debt.

Keeping an eye on your spending is also important. Once you develop a household budget and track income and spending, it becomes clear where the money is going and where you need to adjust spending to achieve your financial goals.

There may be times when you need additional help to manage everything financially, especially as the cost of borrowing becomes more expensive. Our partner, **GreenPath Financial Wellness**, provides guidance to help understand your credit, as well as advice on debt management. Contact a caring GreenPath counselor to address your concerns today at 877-337-3399, or visit CityFCU.com for more information.

No Payment for up to 90 Days | Low Rates | Variety of Terms

Drive your way to a **MERRY** little Christmas



Add a little more merry to your holiday season when you finance your next (or current) vehicle with us.



Check out our [rates](#) today, and give us a call when you're ready.

When you choose City & Police for your auto financing, you'll enjoy up to 90 days before your first payment is due. And, who couldn't use extra cash in their pocket this time of year?

With competitive rates and terms up to 84 months, financing with City & Police is a breeze. Visit us if you're in the market for a new vehicle, and let

us help you drive out the rest of 2022. This also applies to members with vehicles currently financed at other financial institutions.

Talk with us about refinancing your current vehicle, and take advantage of all of the same benefits - low rates, multiple term options and up to 90-days without a first payment.

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| APPLY FOR YOUR AUTO LOAN or REFINANCE TODAY |  In Any Branch |  Online at CityFCU.com |  By Phone 904.353.2240 |
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There's a City & Police account for **EVERYONE**

YOUTH ACCOUNTS

Available for ages birth to 17 years of age.

We believe in teaching children financial basics early on. That's why we designed our **City Kid's Club** and recently the **Youth Savings** account.

We want our youngest members to transition smoothly to the financial services they need as they grow.

It's also why we offer the Youth Checking account, an excellent way

to help the teens in your life develop healthy financial habits. The **Youth Checking** comes with a MasterCard Debit Card, and there is no monthly maintenance fee.

So, when the child in your life is ready, we hope you know that we'll be here. And, we may have a couple fun incentives to save, like deposit matches, along the way.



Have you toured the new **Website**



CityFCU.com

If you haven't been on our website lately, check it out. We're loving our new site, and we hope you are, too!

Is a City & Police **CREDIT CARD** at the front of your wallet?

As you're out shopping this holiday season, are you earning rewards? Confident you're receiving the best interest rate on your spending?

Whether you want to maximize cash back, earn rewards or begin building your credit history, there is a City & Police credit card for you.

Experience convenient and flexible purchasing power with card member service available 24 hours a day/365 days a year.

APPLY TODAY

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

Thank you for allowing us to serve you.

Please leave us a review by scanning the QR code.



Scan Me

Your **HOME** for the Holidays

If a new home is on your wish list this year, talk to our friends at Our CU Home Mortgage.



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

So, if you're looking to purchase (or even refinance your home), start with **City & Police Home Financing by Our CU Home Mortgage**. They will meet with you face-to-face to discuss the variety of mortgage financing options available:

- Fixed rate mortgages
- Home construction loans
- Residential lot loans
- First time buyer program
- Home equity loans and lines of credit
- 10, 15, 20 and 30 year terms
- Maximum loan amount of \$647,200
- No prepayment penalty

LEARN MORE TODAY

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

ACCOUNT Joint Owners & Beneficiaries

Are your account joint owners and beneficiaries up to date?

Many of our members have been with us for decades, and for that - we are truly grateful.

As time passes, however, life changes require us to make updates to our credit union accounts.

JOINT ACCOUNT OWNERS: As a joint account owner, this person shares the same privileges and responsibilities on your account as you do.

BENEFICIARIES: It's important your account lists a current beneficiary. This person will have access to your account funds in the event of your death.

If it has been a while since you've looked at your beneficiary, or need to make an update to your joint account owner, reach out to any office. We will be happy to help you with this process.

REACH OUT TODAY



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