



SPRING EDITION MEMBERSHIP NEWSLETTER

Opportunities are *blooming* this spring at City & Police. Dive in to this edition of your membership newsletter, and discover how we can help you and your family meet your financial goals. Whether you're looking to grow deposits, lower your debt or seek financial guidance - we are here to help.



CERTIFICATE SPECIAL

Watch your savings soar with this limited time 18-month certificate of deposit special. [page 2](#)



SPRING DEPOSIT MATCH

It's time for another deposit match. This April, we're matching youth deposits up to \$20! [page 4](#)



LOW, LOW LOAN RATES

Rates are on the rise. Lock in your low rate auto loan or other available financing this spring. [page 5](#)

Watch Your Savings **TAKE OFF!**

4.05 %
APY*

18-MONTH CERTIFICATE OF DEPOSIT



For a limited time only, we're offering a special 18-month certificate of deposit at our highest rate of return. Check out our certificate of deposit special available this April. With as little as \$500, you can begin earning at a **4.05% APY**.

Add an additional 0.05% APY* to Jumbo Certificates (\$50,000+).

*APY equals annual percentage yield. Special is effective April 1, 2023 and subject to end at any time. \$500 minimum deposit required. Early withdrawal penalties may apply. Special applies to new money brought to City & Police and transfers from internal accounts.

The Path to Financial Wellness Starts Here

[MY.GREENPATH.COM](https://www.MY.GREENPATH.COM)

No matter what your goals may be, our partners at GreenPath can help you take control of your day-to-day financial choices to create more opportunities for achieving your dreams.



CREATE
A BUDGET



SAVE
MORE



PAY OFF
DEBT



IMPROVE
CREDIT



BUY A
HOUSE



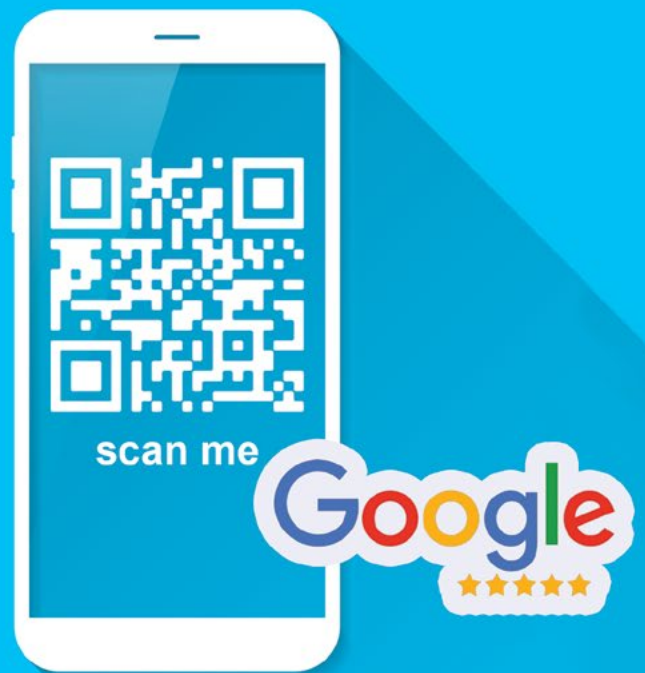
PLAN FOR
FUTURE

Connect With A Counselor Today

877-337-3399

We WANT to KNOW

Tell us how we're doing.
Scan this QR code to leave us a Google review.



Our CU Home Mortgage WELCOME HOME

Thinking about buying a home? As a City & Police member, you have access to a variety of mortgage financing options through our partnership with **Our CU Home Mortgage**.

Meet face to face with our local, knowledgeable home mortgage team. They'll share with you the home loan options available to you. Then, when it's time to close, meet with your mortgage representative at the City & Police office of your choice.

Discover the home loan that's right for you and your family:

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

Reach out today to begin your journey to home ownership:

4651 Emerson Street | Jacksonville, FL 32207

Phone: 904-245-1955 | Fax: 904-443-7648 | NMLS # 273792

KNOCK their **SAVINGS** out of the **PARK**

This April, our youth deposit match is in *full swing*! We're *going to bat* for our youngest members and matching **City Kid's Club** and **Youth Account** deposits up to **\$20.00**

PLUS, TAKE HOME THIS BEACH BALL, AND PLAY BALL ALL SEASON LONG.**
(while supplies last)



*Offer applies to eligible new & existing City Kid's Club & Youth Savings/Checking accounts. Match is limited to the first 50 account participants; one match per account & deposit must be completed by 4/30/23. Match of up to \$20 will be deposited into the City Kid's Club or Youth account. **Balls available while supplies last.

Anytime. Anywhere. **MAKE-A-PAYMENT**

You can now make your loan payments to City & Police from other third party financial institutions online using your computer or mobile device.

Whether you prefer to pay by debit card or ACH transfer, our make-a-payment service is available to you. A small \$3.95 processing fee will apply when using a debit card to make your payment.

For mortgage and credit card payments, please continue to use the method indicated on your statement as the make-a-payment system is unable to process those types of payments.



Look for the link on our website at CityFCU.com.

LOW RATES DRIVE AWAY HAPPY



Hit the road this summer with a low-rate auto loan from City & Police. Our low rates and multiple term options will have you feeling good about your ride.

If you're in the market for a new (or pre-owned) vehicle, let us help you with the financing. You can apply from the convenience of your computer or in person with any of our friendly representatives.

Even if you currently have a vehicle financed with another financial institution, we may be able to help you SAVE. Whether we are lowering your rate or modifying your term, it's our goal to help you keep more money in your family's pocket.

Save even more when you enroll in direct deposit with City & Police. Members enrolling in full direct deposit will receive a 0.50% APR* discount. Members enrolling in partial direct deposit will receive a 0.25% APR* discount.

We also offer a **First-Time Buyer** program for our members with little to no credit history. Members can finance up to \$25,000 for up to 60 months with as little as 6 months of current employment or a qualified co-signer.

So, if you're in the market to purchase or refinance your current vehicle, or someone in your household is ready to finance their first, turn to City & Police. We'd love the privilege to serve you. ■

*APR equals annual percentage rate



FOLLOW US

on our social media channels



[Facebook.com/CityPoliceFCU](https://www.facebook.com/CityPoliceFCU)



[Instagram.com/CityPoliceFCU](https://www.instagram.com/CityPoliceFCU)



Add an Account IT'S EASY

A **new** online account opening feature is coming to our website. You'll soon be able to open additional accounts for yourself, or family members, conveniently inside of Home Banking.

So, if you're thinking about starting a club account for the holiday season or to save for that long awaited vacation, you could open that account from the convenience of your computer or mobile device.

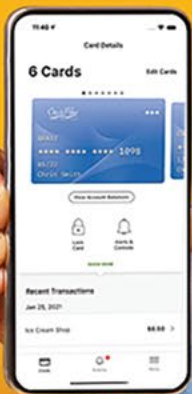
It also makes enrolling your family members for services that much simpler. Open your teen a youth checking or youth savings account, and set them on the path to financial success early in life.

To use our new online account opening feature, login to Home Banking and look for the tab at the top of the screen.



It also makes enrolling your family members

To use our new online account opening feature, login to Home Banking and look for the tab at the top of the screen.



Hold the Phone

Are you using CardValet®, our Card Manager App?

Easily manage your City & Police cards through your mobile device:

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

Download the app today:





TREAT YOURSELF

to Better Banking

Are you treating yourself to all of the deposit options City & Police has to offer you and your family?

FREE Checking: Enjoy the freedom of convenience and accessibility with our adult and youth Checking accounts. There's no monthly maintenance fees.

Savings & Clubs: Looking to save? With our adult and youth savings accounts, along with our multiple club account options, we've got you covered. Start saving with as little as \$5, and earn interest on balances over \$100.

Certificates of Deposit: Earn even more when you opt to save with our certificates of deposit. These risk free, guaranteed accounts offer a fixed rate at terms from 6-60 months.

Money Market Accounts: If an on demand account with high yield savings is what you're searching for, check out our money market accounts. Start with as little as \$100.

Ask us for details, or open your next deposit account today! ■



Join Our TEAM

We're looking for both **part-time** and **full-time** tellers!

Whether you want the flexibility of a part-time schedule or the benefits of a full-time City & Police employee, we have openings. Apply with us today online at CityFCU.com.

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

