



TWO
will become
ONE

FALL EDITION MEMBERSHIP NEWSLETTER

Exciting changes are on the horizon for City & Police and its members. We're excited to share more details regarding the upcoming merger with Alive Credit Union.

Learn more in this edition of our membership newsletter, as well as many other things happening this season at your credit union.



MERGER UPDATE

We're breaking down some of the benefits of our merger. [page 2](#)



HOLIDAY LOAN

Get excited! Our annual holiday loan has returned. [page 3](#)



SKIP-A-PAYMENT

Your vehicle may hold the key to the perfect Christmas. [page 5](#)

BIG NEWS

MERGER UPDATE

It's been an exciting few months here at City & Police as we prepare for the forthcoming merger of our great credit union with another, Alive Credit Union.

Since making the announcement of the merger, we've received very positive feedback from our members. We've also heard from a few that are uneasy moving away from the City & Police name. We understand this apprehension, as we too have loved serving our members as City & Police Federal Credit Union.

While we may be saying 'goodbye' to our beloved name, we hope our entire membership will recognize the many additional benefits we are now welcoming with a huge 'HELLO'.

Immediately upon merging, members will gain increased accessibility in the form of:

- ▶ A larger branch network, including *Shared Branching*
- ▶ A dedicated Call Center with extended hours

We'll be able to offer our membership additional products right away, such as:

- ▶ Interest bearing checking accounts
- ▶ IRAs and Health Savings Accounts (HSAs)
- ▶ VA mortgage loans
- ▶ Medical loans, covering medical, dental AND veterinarian services
- ▶ Identity protection through *IDShield*



And, more services will become available including:

- ▶ Instant issue debit cards
- ▶ Business services (checking, merchant card services, customer gift cards & transaction ACH processing)
- ▶ Legal advice, consultation & representation through *LegalShield*
- ▶ Health, dental & vision insurance through Thomas & Associates right here in Jacksonville

This is also an excellent opportunity for our employees who strive to serve you. Not only are they all being retained, but they are gaining access to more professional development resources and opportunity for advancement.

As a result of this merger, we remain hopeful for the future of our credit union and the valued membership we serve.

If you have questions, we encourage you to continue to reach out to us at BigNews@CityFCU.com or by phone to (904) 520-6527.





Teddy Bear Drive

We're collecting **NEW** teddy bears for local law enforcement to hand out as they encounter children in distress.

Donate at any of our branches, now thru December 15.



Get Excited! City & Police's holiday loan has returned!

Don't let the season's shopping and travel expenses leave you feeling *claus-traphobic*. Stop the walls from closing in on you with a low-rate personal loan from City & Police.

We can help with financing to fit your budget and have you feeling that holiday spirit in no time!

One low rate | Borrow up to | Pay it back over
8.25% | **\$1,500** | **12 months**

*APR equals annual percentage rate. Promotional rate available regardless of credit score now through 12/31/23. Approval required and credit may be pulled. Loan amount will be based on income and length of employment. Maximum loan amount is \$1,500, and maximum allowable term is 12 months. Ask any representative for more details.



NOW AVAILABLE

Online Account Opening

The new online account opening feature has arrived!

Did you know you can now open additional accounts for yourself or for your family members conveniently inside of Home Banking?

So, if you're thinking about that dream vacation, or you want to get the child in your life on the path to

saving, you can easily open the Club account from your computer or mobile device. Looking to add a checking account, you can open that online, too!

To get started, look for the link on our homepage at *CityFCU.com*, or login to Home Banking and look for the tab at the top of the screen.

Have you used our **MAKE-A-PAYMENT** loan feature?

It's a secure and convenient way to make loan payments to City & Police from other financial institutions using your debit card or ACH transfer. All you need is your computer or mobile device.

A small \$3.95 processing fee applies when using a debit card to make the 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.

**Make a
Payment**
Online from Anywhere



Look for the link on our website at [CityFCU.com](https://www.cityfcu.com).



YOU'RE IN CONTROL with Card Valet®

Download Card Valet®:



Be better protected from unauthorized charges this holiday season when you utilize Card Valet®.

Within the App, you can set and customize purchase alerts to stay informed of charges using your cards.

You can also control transactions by setting category or dollar amount limits as well as merchant restrictions.

Location based controls can also be placed to limit card usage. Just easily remove them inside the App if you venture out of the restricted area at any time.

And, if at any time you need to turn your card off completely, you can do that using the App as well. Just simply turn it back on when you're ready.

Give Card Valet® a try today. ■

Skip-A-Payment

Looking for a little more room in your holiday budget?

Our Skip-A-Payment program may be right for you.

Ask us for more details, or download the form at CityFCU.com

Skip up to two payments during the life of the loan. Request should be submitted 10 days prior to payment due date. Applicable loan must be open at least 12 months and current for the last 12 months. A \$20 processing fee per skipped payment applies. Excludes real estate loans, lines of credit, holiday and City Advance loans.

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

GIVE GIFT CARDS





IT'S NEVER TOO EARLY YOUTH ACCOUNTS

Did you know we offer savings accounts for the whole family? Whether you have toddlers or teens, we have an account to help start their financial future off right.

Our **City Kid's Club** is available from birth through 12 years old. At 13, your child will automatically be transitioned to a **Youth Savings** account. At which time, he or she will also become eligible for our **Youth Checking** account.

This jump start on saving and banking experience at such a young age can help the children in your life develop healthy money management skills to last a lifetime.

Stop by any office to open a youth account today, or visit the convenient online account opening links at CityFCU.com or through Home Banking.

'TIS THE SEASON TO SAVE ON YOUR AUTO LOAN

Did you know that you could have up to 90-days before your first car payment is due when you finance with City & Police?

That's more cash in your pocket to put towards the expenses of the season. Whether you are financing a new or used vehicle, or refinancing a vehicle currently financed elsewhere, we'd love to help you save with low rates, a variety of term options up to 84 months and vehicle protection services like GAP, credit life and disability insurance or mechanical repair coverage.

Apply online from the convenience of your home, or stop by and see us in person at any of our Jacksonville office locations.



It's a
**Sneak
peek**
of **benefits** to come.

With BIG things on the horizon, we're excited to bring this special certificate offer to our membership as a glimpse of good things to come.

Start saving at this limited time rate:

- Minimum deposit of \$500
- Applies to new & existing money at City & Police FCU
- Add an additional 0.05%^{APY*} to Jumbo Certificates (\$50,000+)

Ask us for details, or apply online today at CityFCU.com.



- special -

5.00 %
APY*

**18-MONTH
CERTIFICATE OF DEPOSIT**

*APY equals annual percentage yield. Special is effective November 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 Federal Credit Union and transfers from internal accounts.

ACCOUNT BENEFICIARIES

Do you have a beneficiary listed on your accounts? If the answer isn't a quick and confident, **'yes!'** please reach out to us at any office. We want to make certain that should the worst happen, your hard earned dollars go where you choose.



FOLLOW US
on our social media channels

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

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

We
**WANT to
KNOW**

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



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

