

The Scanner

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www.cityfcu.com



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Sign don't PIN. Making your debit card work for you.

While making a purchase with your City & Police Federal Credit Union MasterCard® Debit Card, the sales person asks Debit or Credit? Do you just randomly answer one or the other? The response you make is important, and it should be CREDIT, not debit. Here's why.

Convenience, safety, record-keeping, and financial management are all key benefits of the MasterCard Debit Card, and it can truly be one of your most versatile financial tools. While your debit card can be used three ways, for offline or signature-based transactions, online or PIN-based transactions, and ATM transactions, you reap the most benefit when you use CREDIT and sign.

Recently, more and more merchants have been providing consumers with PIN pads and pushing debit, which speeds their check-out process, but limits your protection. However, the choice is always yours to make. So unless you want cash back, just press the credit button and sign your receipt. Sometimes, you may have to tell the sales associate that you want to use credit, but it's worth it. Where there's no PIN pad just present your card the same way you would a credit card. The amount will still be deducted from your checking account.

Signing for your purchase is always the best way your transaction is processed



through MasterCard, which gives you the added value of the same consumer safeguards associated with a purchase made with a MasterCard credit card, ie. MasterCard's Zero Liability Policy protecting you from unauthorized check card use.

If you haven't received your MasterCard® Debit Card, stop by any of our branches and apply.

City & Police FCU helps make Taxes less Taxing

City & Police FCU will help make taxes less taxing for members by making the leading online tax preparation service, TurboTax® for the WebSM, available on our web site at www.cityfcu.com.

The TurboTax for the Web service, from Intuit Inc., is an easy, fast and accurate way to prepare federal and state in-

come taxes. Members can 'try before they buy' and use TurboTax for the Web to electronically file their return to get their refund back, in as little as 10 days with direct deposit.

Not only does TurboTax for the Web replace tax jargon with easy-to-understand lan-

guage, making it easier to use than ever before, it customizes itself to the individual customer, making sure they get the guidance, help and forms needed for their unique tax situation.

The TurboTax for the Web service will be available through October 15, 2005.



Board of Directors

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Online Statements Now Available through CU@Home

Be the first to receive your statement without a trip to your mailbox! Introducing our new online statements! Now you can save time and conveniently access your financial statements online, whenever you want, instantly.

With online statements from City & Police Federal Credit Union, it's just like receiving your monthly paper statements in the mail, except you won't have to wait for the post office because all your historical statements are stored online for anytime access.

So what are you waiting for? Take advantage of this free service and check it out today.

1. Go to www.cityfcu.com and log in to CU@Home

2. Click "Products & Services" then click "Enter" for access to your online statements. If you have not already registered for this service, you will need to set up your online statement account.



3. A list of your statements will appear

4. Click the date of the statement you want to view. The statement will appear in a separate window, so be sure you have pop-ups enabled with your browser.

Our Online Statements feature is available to you round-the-clock and is just another way to help you manage your financial information. Simply. Conveniently. Securely.

Annual Meeting Highlights

On Saturday, February 19th City & Police Federal Credit Union held its 70th Annual Meeting. Among the highlights of the evening was the fact that after 70 years of service to its members, the credit union has grown to \$70 million in assets. Almost 300 members and guests attended the meeting, two of which were recognized for 58 years of membership: Re-

tired Captain James Wingate and Dennie C. Haltiwanger. We are proud of our history and want to thank all members for their loyal support of the credit union.

Congratulations to Don Poston who was elected as our new Chairman of the Board of Directors and has given us 33 years of dedicated service.

"... two of which were recognized for 58 years of membership ..."

New Funds Availability Policy Effective May 15, 2005

Our policy is to make funds from your cash and check deposits available to you on the same day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit at a time that we are not open, we will consider that the deposit was made on the next business day we are open.

Longer Delays May Apply
In some cases, we will not make all of

the funds that you deposit by check available to you on the same day of your deposit. Depending on the type of check that you deposit, funds may not be available until the fifth business day after the day of your deposit. The first \$100 of your deposits, however, may be available on the same business day.

If we are not going to make all of the funds from your deposit available on the same business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

In addition, funds you deposit by check may be delayed for a longer period un-

der the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the eleventh business day after the day of your deposit.