

# The Scanner

(904) 353-2240  
(800) 881-2240  
www.cityfcu.com

3rd Quarter 2005

*City & Police*  
FEDERAL CREDIT UNION

*"Where Your Membership Is Still Exclusive"*

## Identity Theft Protection

Identity theft is the fastest growing white collar crime according to the Federal Trade Commission. Identity theft occurs when someone uses your personal information (for instance, name, social security number, account numbers, etc.) to commit fraud or theft. There are new scams that circulate daily and many fall victim to them.

Identity theft is a common crime that can potentially complicate your life, but taking a few simple steps can help to either prevent it all together or at least ensure a smoother recovery.

- Check your statements every month for suspicious or unfamiliar activity.
- Order a copy of your credit report from different credit bureaus (Experian, TransUnion and Equifax) at least once a year to verify that the report is accurate.
- Give your social security number only when it is absolutely necessary. Sometimes your driver's license or other form of identification will substitute just as well. Also, never give your SSN over the phone unless **you** initiated the phone call.
- Use a paper shredder to destroy all papers that show financial information, Social Security numbers, or other personal information, especially those offers for credit cards.
- Make a photocopy of the front and back of all the contents in your wallet. If your wallet ever gets stolen, you will have a quick reference to phone numbers to report the lost or stolen plastics. Store the photocopies in a secure place such as a safe deposit box.
- Memorize your Personal Identification Numbers (PINs) - never write them down or store them in your wallet or purse.
- Avoid using passwords that are relevant to your personal situation. Passwords with your phone number, date of birth or social security number are often gateways to disaster.
- Don't open email from unknown sources and beware of emails that ask for PINs, passwords or card information.
- Refrain from clicking directly on hyperlinks inside

emails that may direct you to a "spoof" website that appears legitimate. Always access the credit union through our website at [www.cityfcu.com](http://www.cityfcu.com)

- Maintain updated virus protection and firewalls to ensure maximum protection on your home computer. Virus protection packages and firewalls can be purchased online or at reputable computer software stores nationwide.
- Email is not a secure method of transmitting personal information. It is better to contact us directly through the phone then to send us emails about your account.
- Avoid giving your credit/debit card information over the phone or on the web unless you initiate the transaction. MasterCard SecureCode is a new online security service to guard you against unauthorized use of your credit or debit card while shopping online at participating merchants. Use the link on our website to register for this free service:

**MasterCard.**  
**SecureCode.**

### Board of Directors

Donnie L. Poston  
Chairman

Richard L. Townsend  
Vice Chairman

Jimmy A. Holderfield  
Secretary

Thomas J. McGivney  
Treasurer

A. Dan Principe  
Membership

### Supervisory Committee

Gregory H. Strickland  
Chairman

L. Jerome Spates

Donald E. Merritt

Patrick L. Miles

### Management

Steven C. Benjamin  
President, CEO

Jodi Anderson Dodge, CCUE  
Vice President

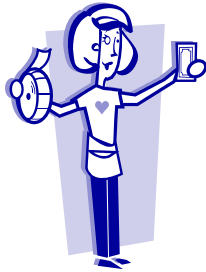
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# Annual Meeting of the Members

Your participation in the Annual Meeting is one of the features that makes your credit union different from other financial institutions, where only a select group of shareholders are allowed to attend. As a not-for-profit financial cooperative, owned by its members, your credit union is controlled by you.

A delicious meal will be served and great door prizes will be given away!



Mark your calendar for our 71<sup>st</sup> Annual Meeting!

Saturday, February 11<sup>th</sup>, 2006

Fraternal Order of Police Clubhouse  
5546 Beach Boulevard  
Jacksonville, FL 32207

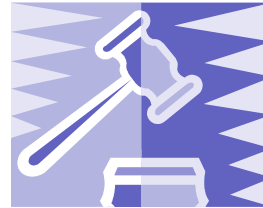
5:00 PM—Social

5:30 PM—Business Meeting

6:00 PM—Dinner

Catering By: Southern Star Bar-B-Que

The Annual meeting is a wonderful opportunity to meet fellow members and learn more about the credit union. You will be presented with an outline of the financial position, goals achieved during the previous year and future plans. Results of the



Board of Directors election will be announced also. So, make plans now to join us and find out all the ways we are working to provide you with the best financial services.

Banking online is the easiest way to manage your finances. It's secure, easy to use and completely free!

Just visit [www.cityfcu.com](http://www.cityfcu.com) and click on the CU@Home button.



## Elections

The Board of Directors has appointed a nominating committee consisting of the following City & Police Federal Credit Union members: Patrick Miles, Donald Merritt and Greg Strickland.

There are two (2) volunteer positions scheduled for election in 2006. The Nominating Committee has nominated the following individuals to serve on the Board of Directors for a three year term:



Thomas McGivney  
Incumbent



Jerome Spates  
Supervisory Committee

Other members interested in becoming candidates may do so by completing an Elections Biographical information form and a petition form containing the signatures of 84 eligible CPFCU members (to be verified by the Nominating Committee).

Forms may be obtained by calling Steve Benjamin at (904) 854-9775 ext. 250.

Forms are to be delivered to the Operations Center, c/o Chairman, Nominating Committee, no later than 4:00 p.m. (EST) Friday, November 4, 2005.

There will be no nominations from the floor at the Annual Meeting of the Membership.

## Account Verification Request



You'll find your statement enclosed with this Newsletter. Our Supervisory Committee is conducting an account verification, so please review your statement. A response is necessary if you do not agree with the balances of your account. Direct your response (including your account number) to our auditors at the following address:

SMOAK, DAVIS & NIXON, LLP  
CERTIFIED PUBLIC ACCOUNTANTS  
1514 NIRA STREET  
JACKSONVILLE, FL 32207

The Supervisory Committee consists of Greg Strickland, Jerome Spates, Don Merritt, and Pat Miles. They extend their appreciation to all members for cooperation in this effort.

## Employee Spotlight

Briyanna

Born and raised in Jacksonville, I am a graduate of Orange Park High School.



I am currently attending FCCJ with a major in Mass Communications and Theater. Later, I hope to transfer to New York University to continue my education in Theater. I love watching beautiful things grow. I enjoy traveling, writing, working and sales! I find my job to be challenging, and am thankful for the opportunity to be a part of this wonderful community. I have received a warm welcome so far and look forward to the prospect of meeting many more members.

City & Police FCU is committed to the ongoing education of our employees. Currently we have four employees enrolled in degree programs at three colleges, FCCJ, University of North Florida and Florida Metropolitan University. Additionally, we encourage our employees to continue their education through classes offered by the Credit Union Education Program through FCCJ and the NE Chapter of the Florida Credit Union League.



Each course is ten weeks in duration and a Certificate of Accomplishment is awarded upon completion of six courses. Required courses cover the history of credit unions, fundamentals of member service, human behavior and business mathematics. Employees who take these courses have a better understanding of our services and are better prepared to help our members with questions.

Silvia Blenkhorn has recently completed the six-courses required for her certificate.

*Congratulations Silvia for your hard work!*

Silvia adds her name to our other employees who have also accomplished this goal: Winnie Brown, Yolanda Davis, Debbie Graham, Lisa Mullen, Maria Piccione, and Jean Solomon. Three other employees are currently enrolled in this program.



# Loan Rates

The following ANNUAL PERCENTAGE RATES (APR) for each loan sub-account are effective as of July 25, 2005.

**LOBBY HOURS**  
 Monday—Thursday  
 8:30 am—4:00 pm  
  
 Friday  
 8:00 am—5:00 pm  
  
 Saturday (Drive-Thru)  
 8:30 am—12:00 pm  
 Mandarin Office  
 Southside Office  
 Westside Office  
 Lobby Open at Northside Office

**MANDARIN**  
 4675 Sunbeam Road  
 (904) 854-9775  
 Fax (904) 854-9776

**DOWNTOWN**  
 501 E Bay Street  
 (904) 353-8454  
 Fax (904) 353-6613

**SOUTHSIDE**  
 5546 Beach Boulevard  
 (904) 398-7760  
 Fax (904) 396-4967

**WESTSIDE**  
 4830 Waller Street  
 (904) 388-4234  
 Fax (904) 389-4834

**NORTHSIDE**  
 1036-44 Dunn Avenue  
 (904) 751-5445  
 Fax (904) 751-6234

**TELLERLINE24**  
 (904) 353-2240, Option 1  
 (904) 353-0338  
 (904) 353-2972  
 (904) 353-0176  
 (904) 353-0481

**MAILING ADDRESS**  
 4675 Sunbeam Road  
 Jacksonville, FL 32257

**PHONE NUMBERS**  
 (904) 353-2240  
 (800) 881-2240

**ABA Routing Number**  
**263 079 289**

**WEBSITE**  
 www.cityfcu.com

SUB - ACCOUNT DESCRIPTION	DAILY PERIODIC RATE	ANNUAL PERCENTAGE RATE
New Auto, Truck, Van*	0.010959% - 0.028082%	4.00% - 10.25%
	0.013014% - 0.024658%	4.75% - 9.00%
Used Auto, Truck, Van*		
1 - 4 Model Years Old	0.013699% - 0.030137%	5.00% - 11.00%
5 & Older Model Years	0.015753% - 0.032877%	5.75% - 12.00%
New Motorcycle*	0.016438% - 0.033562%	6.00% - 12.25%
Used Motorcycle*	0.017808% - 0.034932%	6.50% - 12.75%
New RV/Boat/Travel Trailer*	0.016438% - 0.033562%	6.00% - 12.25%
Used RV/Boat/Travel Trailer*	0.017808% - 0.034932%	6.50% - 12.75%
Miscellaneous Non-Titled	0.022603% - 0.046575%	8.25% - 17.00%
Unsecured	0.023288% - 0.049315%	8.50% - 18.00%

**VARIABLE RATES:**  
 Share Secured 0.009589% 3.50%  
 Certificate Secured Disclosed on Voucher Disclosed on Voucher  
 Rates vary based on your individual credit history. \*Some rates reflect a discount of .25% for accounts with direct deposit.

**Mandarin Branch**  
*Full Service Lobby Financial Services*  
*Drive-Thru Tellers Monday - Saturday*  
*Safe Deposit Boxes*  
*On-Site ATM*  
*Operations Center*

**Southside Branch**  
*Full Service Lobby Financial Services*  
*Drive-Thru Tellers Monday - Saturday*  
*On-Site ATM*

**Westside Branch**  
*Full Service Lobby Financial Services*  
*Drive-Thru Tellers Monday - Saturday*  
*Safe Deposit Boxes*  
*Drive-up ATM*

**Downtown Branch**  
*Full Service Lobby Financial Services*  
*Lobby Tellers Monday—Friday*  
*On-Site ATM*

**Northside Branch**  
*Full Service Lobby Financial Services*  
*Lobby Tellers Monday - Saturday*

**Holiday Closings**  
 Monday, October 10, 2005, Columbus Day  
 Friday, November 11, 2005, Veterans Day  
 Thursday, November 24, 2005, Thanksgiving Day  
 Monday, December 26, 2005, Christmas