

The Scanner

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

4th Quarter 2005



"Where Your Membership Is Still Exclusive"

ATM fraud awareness

Automated teller machines (ATMs) are found almost everywhere these days and offer the epitome of convenience for users. But the accessibility of ATMs also makes them an easy target for criminals who have developed several methods for gaining unlawful access to accounts and funds.

The best ways to prevent scams at ATMs include video surveillance, remote ATM monitoring, and consumer awareness. Here at City & Police Federal Credit Union, we have recently installed brand new ATMs complete with video surveillance and remote monitoring. We would encourage our membership to use our machines as a deterrent against some of the emerging fraud trends.

Perhaps the most important fraud deterrent is to make sure our members are aware of these trends. Here are some ATM fraud trends you should be aware of:

Card Theft. In an effort to obtain ATM cards, thieves often use card trapping devices. They are designed to look like card readers, but they're actually placed over the ATM to trap cards for later removal. If an ATM ever keeps your card, do not re-enter your PIN. Notify the credit union immediately. Our new ATMs are equipped with DIP-style readers that require the user to insert and remove the card in order to proceed with the transaction which helps to prevent trapping devices from being effective.

Shoulder Surfing. This is the act of directly observing members' PINs by watching over their shoulder at the ATM. Be aware of your surroundings and guard your PIN carefully. All of our machines have mirrors installed, so you can observe what is going on behind you.

Skimming. Skimmers are devices used by criminals to capture data stored on

magnetic strips. Reading and deciphering this data is often accomplished by applying a skimming device on top of or near an ATM's actual card reader. If anything about an ATM's card reader looks confusing or different than usual, don't use it. Or, if you see a sign asking you to swipe your card in a second reader, don't. Use machines that you are familiar with.

Pad overlay. Thieves and con artists have been known to apply devices that look like PIN pads over top of an ATMs actual PIN pad. If anything seems unusual about the PIN pad at an ATM, don't use it.

Currency Access. A false front in the cash dispenser output area can prevent any currency from being removed by the ATM user who assumes the machine has malfunctioned and departs, leaving the full amount to be retrieved later by the thief.

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

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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

Don't forget to attend our 71st
Annual Meeting!

Saturday, February 11th, 2006

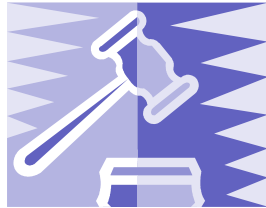
Fraternal Order of Police Clubhouse
5546 Beach Boulevard
Jacksonville, FL 32207

5:00 PM—Social

5:30 PM—Business Meeting

6:00 PM—Dinner

Catering By: Southern Star Bar-B-Que



This year's meeting will feature a special celebration for the retirement of Donnie L. Poston who has served on our Board of Directors for 33 years of service including 8 terms as Chairman. He has watched this organization grow from a small business tucked away in a back parking lot into a large organization with five full service branches. His stewardship of your assets was steady and determined as he skillfully served this membership

with no remuneration other than the satisfaction of serving the financial needs of fellow members. Thank you Donnie for your dedicated service!



Holiday Closings

Monday, January 2, 2006, New Year's Day

Monday, January 16, 2006, Martin Luther King, Jr. Day

Monday, February 20, 2006, President's Day

Election Results

The Nominating Committee has reported that there were no names submitted by the Membership for nomination by petition to the Board of Directors. Therefore, in accordance with the Bylaws of the Credit Union, the 2 three-year terms will be filled by those nominated by the committee.

Congratulations to

Thomas McGivney

and

Jerome Spates!

Online Tax Preparation

Get a head start on your taxes.

Finish at your convenience.

TurboTax® OnlineSM lets you organize and complete your taxes easily and correctly. Step-by-step help and updated tax law information simplify your tax return and help you get the maximum refund you deserve.

- Start now and get an idea of how big your refund will be
- Finish your return at your convenience when you get your W-2s and final tax information
- 100% guaranteed calculations, audit risk alerts, and deduction checks give you confidence your return is right
- Relax knowing your tax data is protected
- Expertise over 10 million Americans rely on year after year — a reputation you can trust

Get a jump on your taxes now to get the biggest refund you deserve. Start now by clicking on the link on our webpage at www.cityfcu.com

TurboTax Online
Taxes Made Easy. Taxes Done Right.™





Loan Rates

The following ANNUAL PERCENTAGE RATES (APR) for each loan sub-account are effective as of February 1, 2006.

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* | 0.012877% - 0.028082% | 4.70% - 10.25% |
| Used Auto, Truck, Van* | | |
| 1 - 4 Model Years Old | 0.013973% - 0.030000% | 5.10% - 10.95% |
| 5 & Older Model Years | 0.015616% - 0.032740% | 5.70% - 11.95% |
| 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 | Disclosed on Voucher | Disclosed on Voucher |
| 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

Westside Branch

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

Southside Branch

Full Service Lobby Financial Services
 Drive-Thru Tellers Monday - Saturday
 On-Site 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

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

Just visit www.cityfcu.com and click on the CU@Home button.

