

# The Scanner

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

1st Quarter 2006



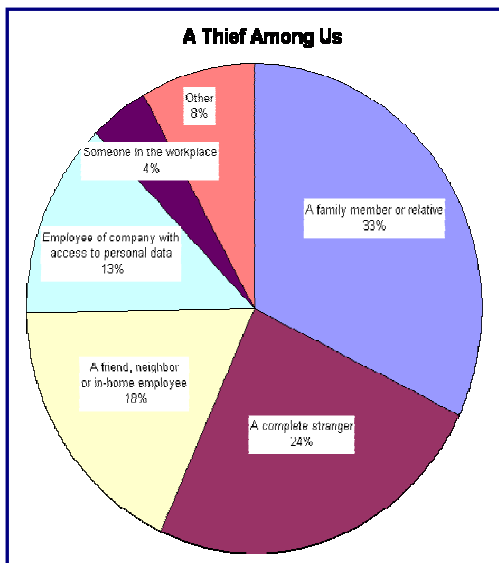
*"Where Your Membership Is Still Exclusive"*

## Identity Theft is More Prevalent Offline with Paper than Online

The 2005 Javelin Identity Fraud Survey Report - released by the Better Business Bureau and Javelin Strategy & Research as an update of the Federal Trade Commission's 2003 Identity Theft Survey Report and Javelin's 2003 Identity Theft Report - shows that despite growing fears about identity theft and online fraud, of the victims that know the identity and method used by the criminal, these crimes are more frequently committed offline than online. Internet-related fraud problems are actually less severe, less costly and not as widespread as previously thought.

Further, the study concludes that those who access accounts online can provide earlier detection of crime than those who rely only upon mailed monthly paper statements. By managing their financial activities online, consumers can reduce access to personal information on paper bills and statements that may be used to commit identity theft and fraud. Victims of identity theft

who detected the crime by monitoring accounts online experienced financial losses that were less than one-eighth of those who detected the crime via paper statements. (Average \$551 in losses when detected online vs. average \$4,543 when detected from paper statements).



The updated research project - supported by CheckFree, Visa and Wells Fargo & Company and based on 4,000 telephone interviews with consumers - makes four key points:

1. The most frequently reported source of information used to commit

fraud was a lost or stolen wallet or checkbook. Computer crimes accounted for just 11.6 percent of all known-cause identity fraud in 2004; and half of these digitally-driven crimes stem from spyware, software the computer user unknowingly installs to make ads pop-up when the consumer is online.

2. Among cases where the perpetrator's identity is known, half of all identity fraud is committed by a friend, family member, relative, neighbor or in-home employee - someone known by the victim.

3. A wide variety of metrics confirm that identity fraud problems are NOT worsening, with the total number of victims in decline.

4. The majority of identity fraud crimes are self-detected. This reinforces the benefits of activity monitoring through electronic review of transactions, statements, and credit reports allowing consumers to check their account activities quickly and efficiently - without waiting for a paper bill or statement.

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### Inside this issue:

e-Statement Notice	2
Bill Pay	2
Beneficiary Update	2
Online Taxes	2
Long-Term Care Insurance	3
Loan Rates	4

## Online Statement Notice

Our electronic account statements have been available for a full year. During this introductory period they have become very popular. Some of the advantages our members have expressed to us are:

- \* Timeliness — e-Statements are not delayed by physical mail delivery.
- \* Security — e-Statements do not sit in the mailbox and do not have to be shredded.
- \* Accessibility — previous e-Statements are available for 12 months without having to print them.

If you have already enrolled for e-Statements, the June 2006 statement will be the last paper statement to be mailed. Please make a note of this date!

Or start taking advantage of the convenience of e-Statements by enrolling at [www.cityfcu.com](http://www.cityfcu.com). It's simple. Just log in to CU@Home. Click on "Products & Services" then "Online Statements." Accept the Online Statement Disclosure form and your statement will be available with your next statement cycle.

## Bill Pay Announcement

Many members have asked us for a Bill Pay service and it will soon be available. We anticipate the ability to sign up for our free Bill Pay service by June 2006. Watch for details on the CU@Home login screen.

If you would like to be among the first to be notified of when the new Bill Pay service is available, please send your name and email address to:

[billpay@cityfcu.com](mailto:billpay@cityfcu.com)

Never include any account information in your email.

### "FAST CASH" OPTION AT NEW ATMs

Our new ATMs offer a fast cash option to save time when withdrawing cash. The option allows you to make a "one-touch" withdrawal of \$40 from your checking account. Please note that this option does not work on savings accounts.

## Beneficiary Update

It may be time to update the beneficiary information on your accounts:

- ✓ If you filed your beneficiary designation so long ago that you cannot remember;
- ✓ if you have forgotten whom you designated as your beneficiary;
- ✓ if your beneficiary is deceased or has changed their name or address;
- ✓ if there are additional people you wish to name as beneficiaries;
- ✓ if you are not certain if your beneficiary designation is current.

Ask a member service representative to update your account card today!

## Online Tax Preparation

No matter how complex your taxes, TurboTax has the fast, easy solution.

TurboTax<sup>SM</sup> Online<sup>SM</sup> offers a whole line of products, one perfect for your tax needs. You'll receive help every step of the way and complete your taxes with confidence.



- More deductions — TurboTax helps you to find up to 350+ deductions so you can get the largest refund possible.
- Easy and accurate — TurboTax does almost all the work. We fill out the forms. We do the math; calculations are guaranteed 100% accurate.
- Fast and convenient — There's no faster way to get your refund. Simply e-file and direct deposit.
- Safe and secure — Enjoy peace of mind knowing your tax data is protected.

Begin your taxes today and finish in no time. Start now by clicking on the link on our webpage at [www.cityfcu.com](http://www.cityfcu.com).

TurboTax Online  
Taxes Made Easy. Taxes Done Right.<sup>TM</sup>



## Protect Your Right to Make Choices.

What if you had to spend most or all of your savings on prolonged care for yourself or a family member? It's a situation we would never want you to face. With BlueSecure, a Long-Term Care Insurance Policy offered by Blue Cross and Blue Shield of Florida, you can get the protection you need so you have choices in the long term.

Members of City & Police Federal Credit Union and their extended family can now apply for BlueSecure's Freedom plan and receive a 10% discount off their premium. Spouses or domestic partners of City & Police Federal Credit Union members can receive an additional 25% discount off their premium, if they apply for coverage at the same time as the member.

A BlueSecure Long-Term Care Insurance Policy can help protect your assets and provide the plan of care you want, when you may need it most.

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### BlueSecure's Freedom plan allows you to make choices:

- Daily Benefit Amount starting at \$50 a day.
- Benefit Period of 3, 4, 5 years, or lifetime.
- Calendar Elimination Period Options of 0, 20, 60, 90 or 180 days.

### BlueSecure's Freedom plan standard benefits and covered services, include:

- Home Health Care • Long-Term Care Facilities
- Supportive Equipment • Respite Care and Caregiver Training
- Family Member Assistance • Personal Care Advisor

Optional riders are also available that allow you to customize a Long-Term Care Insurance Policy that fits your needs and budget.

Make sure your quality of life is not compromised if you need long-term care. Choose BlueSecure and protect your right to live life on your own terms.

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For more information, contact your Contracted General Agency for Blue Cross and Blue Shield of Florida, Inc.

**Kevin O'Leary, RHU, LUTCF, REBC**

**Thomas & Associates**

**6251-9 Phillips Hwy**

**Jacksonville, FL 32216**

**904-730-3900**

**oleary225@aol.com**



**BlueCross BlueShield  
of Florida**

An Independent Licensee of the  
Blue Cross and Blue Shield Association

*City & Police*  
FEDERAL CREDIT UNION

Exclusions and limitations apply. For costs and complete details of the coverage, call or write your insurance agent or Blue Cross and Blue Shield of Florida.

61924-0605R



# 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.

<p><b>Mandarin Branch</b>  <i>Full Service Lobby Financial Services</i>  <i>Drive-Thru Tellers Monday - Saturday</i>  <i>Safe Deposit Boxes</i>  <i>On-Site ATM</i>  <i>Operations Center</i></p>	<p><b>Southside Branch</b>  <i>Full Service Lobby Financial Services</i>  <i>Drive-Thru Tellers Monday - Saturday</i>  <i>On-Site ATM</i></p>
<p><b>Westside Branch</b>  <i>Full Service Lobby Financial Services</i>  <i>Drive-Thru Tellers Monday - Saturday</i>  <i>Safe Deposit Boxes</i>  <i>Drive-up ATM</i></p>	<p><b>Downtown Branch</b>  <i>Full Service Lobby Financial Services</i>  <i>Lobby Tellers Monday—Friday</i>  <i>On-Site ATM</i></p>
	<p><b>Northside Branch</b>  <i>Full Service Lobby Financial Services</i>  <i>Lobby Tellers Monday - Saturday</i></p>

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.

