

The Scanner

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

4th Quarter 2006

City & Police
FEDERAL CREDIT UNION

"Where Your Membership Is Still Exclusive"

ATM CARDS EXPIRE IN 60 DAYS!



If you are a member who still has one of our ATM cards (the number starts with 5820), you will need to replace it with our new MasterCard Debit Card by March 1, 2007. We will no longer be supporting those ATM cards. Purchases made with the MasterCard Debit Card will only post to a checking account, so members with only savings accounts will be required to open a checking account in order to use the MasterCard Debit Cards. This will help us to comply with federal regulations which limit the use of savings accounts

for electronic transactions.

While we anticipate this phase-out process to be transparent to existing MasterCard Debit cardholders, you may experience some system downtime. We will make every effort to ensure that any downtime is kept to a minimum. We are excited to announce that once this process is completed, we will be able to offer customized PINs for our MasterCard Debit cardholders. We will make information available to you as to how you can change your PIN in the future.

Enhanced Login Security Update

Many of our members have taken advantage of our newest online security enhancement called Enhanced Login Security. What this does is to authenticate each member's identity by verifying that the ID matches the computer used at enrollment. Members who attempt to log in using a different device (such as a home PC vs. work PC) must enter a passcode which is automatically sent to their email address if the PC is not recognized. Here are some helpful tips that address some of the more common issues experienced by our members.

1. Make sure the email address you use is one that can be accessed from any PC that you plan to use. In other words, if you cannot access your work email from your home, it is not a good idea to use your work email address for CU@Home. You can find what email address you have entered by clicking on the User Options button once you have logged in.
2. Email addresses are used solely to send passcodes and notices regarding our online services. They are NEVER sold to

third-parties.

3. If you are asked for a passcode, one has automatically been sent to your email address. It is not necessary to click the button to send another passcode. If you request to have a passcode sent, it will nullify the one that was initially sent automatically.
4. We recommend that you copy & paste the passcode from the email to prevent typographical errors in retyping the passcode.
5. After you have used a temporary passcode, you will need to register the PC you are using to prevent having to use passcodes in the future. You can do this by selecting the User Options button and click on the Enhanced Login Security link. It is not recommended to register public PCs.
6. The passcode is NOT the same as your PIN. Do not try to login with a passcode that was emailed to you. Wait and enter the passcode on the screen that prompts you for it.

In the near future we will offer an enhancement which will use a flash object to store the authentication information to eliminate the problems with cookies that are currently being experienced.

Board of Directors

Richard L. Townsend
Chairman

Jimmy A. Holderfield
Vice Chairman

A. Dan Principe
Secretary

Thomas J. McGivney
Treasurer

L. Jerome Spates
Membership

Supervisory Committee

Donald E. Merritt
Chairman

Gregory H. Strickland

Management

Steven C. Benjamin
President, CEO

Jodi Anderson Dodge, CCUE
Vice President

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Online Tax Preparation

TurboTax Online provides the tools to start planning for tax season.

- * Start now and get an idea of how big your tax refund will be even before you get your W-2
- * Use the Deduction Maximizer Center* to make sure you don't miss any deductions you deserve

TurboTax

- * Offers step-by-step guidance through the whole process
- * Fills out and updates the right forms for you
- * Guarantees calculations to be 100% accurate**

Start early and get the biggest refund you deserve. Identify potential deductions like charitable or retirement contributions so you can have a positive impact on your taxes. Start today with TurboTax, the #1 selling tax software and maximize your refund.

*Deduction Maximizer Center available in TurboTax Online Deluxe, Premier and Home & Business products

** If you pay an IRS or state penalty because of a TurboTax calculation error, TurboTax will pay the penalty plus interest.

Beneficiary Review

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!

Holiday Closings

Monday, January 1, 2007 — New Year's Day

Monday, January 15, 2007 — Martin Luther King, Jr. Day

Monday, February 19, 2007 — Presidents' Day

Board of Director Election

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

There is one (1) volunteer position scheduled for election in 2007. The Nominating Committee has nominated the following individual to serve on the Board of Directors for a three year term:



A. Dan Principe
Incumbent

Other members interested in becoming candidates may do so by completing an Elections Biographical Information Form and a Petition Form containing the signatures of 80 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) Monday, February 5, 2007.

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

New Year's Resolutions for Improved Security

The New Year is a great time to look into ways to protect yourself from identity fraud. Most people believe that there's little they can do to avoid it, but a 2006 survey by Javelin Strategy & Research shows that in almost 2 out of 3 cases, consumers could have prevented the problem. Here are ten tips to help you to protect yourself:

1. **Strong & Frequently Changed Passwords.** While it might seem convenient to use the same password for every single website, including your online accounts, it is better to mix them up by using strong passwords that combine alpha, numeric and symbol characters or by changing your password frequently. Your passwords and PINs should ALWAYS be kept secret. The credit union will NEVER ask you to reveal your password by email.
2. **Make a Phone Call.** The old military adage goes "Trust But Verify." If you receive an email that looks suspicious, pick up the phone and call someone to check its validity before responding to it.
3. **Buy a Paper Shredder.** Identity theft can come from the old paper trail of trash. Credit card bills, offers with blank checks for transfer balances, bank statements, etc. are all items that are a gold mine for an

ID thief. You should shred your paper trail once it is no longer needed and sign up to receive electronic statements whenever possible.

4. **Use only Reputable Weblinks.** Education is everything when it comes to safe Internet use. The wise thing to do is to type in the name of the website you wish to visit, rather than clicking on a link inside any email that looks like it comes from the website. Always err on the side of caution, a few extra keystrokes can prevent you from being directed to a fake website.
5. **Scan for Viruses and other Malware.** Attachments to emails can contain viruses, Trojans, and other malware. Only open attachments that you are expecting and scan them first with anti-virus software.
6. **Update your Computer.** Set your computer operating system and virus software to update automatically. Updates and patches often address security vulnerabilities.
7. **Don't get Hooked from Phishing Attempts.** This involves fake emails that appear to come from legitimate sources. Watch out for emails that urge you to act quickly because your account is suspended or closed; that don't address you by name; ask for account numbers, passwords or

other personal information; that contain misspelled words or contain unknown attachments.

8. **Don't Open or Reply to Spam Email.** Everyone gets unwanted mail (spam) in their inboxes. Any strange looking email from unknown sources should be DELETED, not opened then deleted, just deleted. The worst thing you can do with a spam email is open it or worse, reply to it.
9. **Use Encrypted USB Drives.** While these handy little devices are timesavers, everyone should realize that they are little, and they can be and usually are misplaced or lost. Remember not to store confidential info, like passwords or credit card numbers on USB drives or CDs or floppy disks unless it is encrypted, or password protected.
10. **Be Vigilant.** Monitor your monthly statements to check for signs of unauthorized use. Report lost or stolen checks, credit or debit cards immediately. The sooner you notice suspicious activity, the more likely you'll be able to limit any damage done. City & Police Federal Credit Union is committed to keeping your personal and financial information safe and secure. We encourage you to use these tips for keeping safe in the new year.

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. 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.

Mark your calendar for our 72nd Annual Meeting!

Sunday, March 11, 2007

at Arlington Lions Club

6523 Commerce Street

Starting at 4:00 PM

BBQ Dinner & Open Bar

Catering By: RSVP Catering



Loan Rates

The following ANNUAL PERCENTAGE RATES (APR) for each loan sub-account are effective as of June 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

MAILING ADDRESS

4675 Sunbeam Road
 Jacksonville, FL 32257

MANDARIN

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

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

DOWNTOWN

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

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

SOUTHSIDE

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

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

WESTSIDE

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

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

NORTHSIDE

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

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

TELLERLINE24

(904) 353-2240, Option 1
 (904) 353-0338

ABA ROUTING NUMBER

263 079 289

SUB - ACCOUNT DESCRIPTION

DAILY PERIODIC RATE

ANNUAL PERCENTAGE RATE

New Auto, Truck, Van*	0.014247% - 0.028904%	5.20% - 10.55%
Used Auto, Truck, Van*		
1 - 4 Model Years Old	0.015068% - 0.030822%	5.50% - 11.25%
5 & Older Model Years	0.016438% - 0.032740%	6.00% - 11.95%
New Motorcycle*	0.017260% - 0.033562%	6.30% - 12.25%
Used Motorcycle*	0.018356% - 0.034932%	6.70% - 12.75%
New RV/Boat/Travel Trailer*	0.017260% - 0.033562%	6.30% - 12.25%
Used RV/Boat/Travel Trailer*	0.018356% - 0.034932%	6.70% - 12.75%
Miscellaneous Non-Titled*	0.021918% - 0.046575%	8.00% - 17.00%
Unsecured*	0.022603% - 0.049315%	8.25% - 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.

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.



Online Bill Pay.
Easy. Secure. Convenient.

...

And it's Free.

LIFE IS GOOD.

For more information:



Visit our website at www.cityfcu.com and login to CU@Home then click on the "CU Bill Pay" button.