

# The Scanner

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

2<sup>nd</sup> Quarter 2007

*City & Police*  
FEDERAL CREDIT UNION

*"Where Your Membership Is Still Exclusive"*

## Northside Branch Grand Opening

Here's some news you can share with your co-workers and family members:

During the month of July, every new member who joins the credit by opening an account at our new Northside location will receive

- ◆ 1 FREE Check Order (up to \$30 value)
- PLUS ONE** of the following specials listed below:
  - ◆ 50 basis point INCREASE on 3 MO CD (up to \$100,000)
  - ◆ 20 basis point DECREASE on a vehicle loan
  - ◆ 1 year FREE Safe Deposit Box (up to 5" x 10")
  - ◆ 1 FREE Folding Camp Chair (while supplies last)

We appreciate our existing members too! Our new location offers Drive-Thru Teller Services, Drive-Up ATM, and Safe Deposit Boxes. It is located on the North side of  
Dunn Avenue, West of Interstate  
95 and East of Lem Turner  
Road

*Come and visit us soon!*

2409 Dunn Avenue

Jacksonville, FL 32218

Phone (904) 751-5445

Fax (904) 751-6234

### Board of Directors

*Jimmy A. Holderfield*  
Chairman

*A. Dan Principe*  
Vice Chairman

*L. Jerome Spates*  
Secretary

*Thomas J. McGivney*  
Treasurer

*Richard L. Townsend*  
Membership

### Supervisory Committee

*Gregory H. Strickland*  
Chairman

*Donald E. Merritt*

### Management

Steven C. Benjamin  
President, CEO

Jodi Anderson Dodge, CCUE  
Vice President

**SAFE  
DEPOSIT  
BOXES**



*Keep your valuables safe at the Credit Union*

*Safe Deposit Boxes are available at these branches:*

*Mandarin*

*Westside*

*Northside*

Most personal finance experts agree a safe deposit box is a must for storing personal papers, data, and valuables away from home where they could become stolen, lost in a fire, flood, or natural disaster.

Your credit union has a variety of safe deposit boxes in different sizes to fit every need. Prices are very reasonable, and you have full access to your possessions any time during normal business hours. Rent a safe deposit box today at your credit union. It's low-cost peace of mind.



CU@Home Features **2**

Holiday Closings **2**

Vacation Tips **2**

Important Notice **3**

Privacy Notice **3**

Rates **4**

# CU@HOME Features

Did you know about our additional services offered through our online banking site? Check out the following services by clicking on the Products & Services Button after you have logged in to your account:



**eStatements** Online Statements—Electronic account statements are free and offer more security than paper statements. They are available sooner than having to wait on the mail.

 Credit Card Access—Online access to your CPFCU MasterCard for making payments and reviewing transaction history.



PayCycle— Online payroll service for small businesses that handles everything from paychecks to W-2 forms, direct deposits to electronic tax filings—with guaranteed results.



## Tips to Help Make Your Vacation Go Smoother

Vacations offer a rare time to be together and create memories that will last a long time. Your credit union wants you to make the most of your vacation and spend the most time you can enjoying the benefits of your destination rather than straightening out potential problems. We offer the following tips:

1. Have a plan. Have a general sense of what you and your family want to do and when you want to do it. Popular hotels, restaurants, and attractions tend to fill up with reservations and often those who just "show up" are turned away. Call ahead and make reservations.

2. If traveling by air, allow plenty of time to check in at the airport. Allow plenty of time to get through security and to your gate. Be sure to pack magazines and books for the inevitable wait in the airline terminal or on the plane itself. Also, visit [www.tsa.gov/travelers/](http://www.tsa.gov/travelers/) to find out what items are permitted and prohibited through security checkpoints.

3. If traveling by auto, first make sure your vehicle is road-ready. Change the oil, check your tires (the spare, too), and top off all fluid levels. Be sure to pack an emergency kit that includes a first aid kit, blanket, flares, map or atlas, some nonperishable food (energy bars, for example), and some drinking water. A cell phone

and charger is always a good idea. And if you are not already a member of an auto club, consider joining one before you go, especially if it is a major trip.

4. Leave an itinerary with friends or family members along with addresses and phone numbers where you can be reached in case of emergency.

5. If you wear eyeglasses, pack an extra pair if you have them. Or at least, pack your old set of eyeglasses for emergency. Also, if you have any allergies or chronic health conditions, be sure to pack critical medications. If you don't already carry a list of medications and allergies in your wallet or purse, make a list and carry it.

6. Use the power of your CPFCU MasterCard. Be sure to call us if you need an increase or just to let us know you'll be traveling. We value our fraud monitoring program, but sometimes it can cause unpleasant reactions to unusual account activity. Before you use other credit cards in your foreign travels, check with the issuing company to find out what they charge. CPFCU waives the 1 - 3 % fees charged by other institutions for foreign transactions and currency conversion.



## IMPORTANT NOTICE ABOUT DEBIT CARDS!

Our Debit MasterCard program is undergoing a conversion. All existing cardholders will receive new cards in July. The new cards come with the ability to customize your PIN as well as WAIVED fees. No more 50¢ transaction fees!

Here is some important information to make this transition as smooth as possible:

- \* **Activate your new card**  
Your new card must be activated prior to use by following the instructions listed on the sticker affixed to the front of the card. Your new card will not work prior to July 25, 2007.
- \* **Sign your new card**
- \* **Destroy your old card**  
After July 25th, you must destroy your old Debit MasterCard. To prevent any potential fraud, it is best to cut the old card in half, through the card numbers, then discard.
- \* **Personal Identification Numbers (PINs)**  
You will receive a new PIN for your new Debit MasterCard. You will be able to change your PIN number after August 1, 2007 by calling 866-985-2273.
- \* **Notify Merchants**  
Your Debit MasterCard account number and expiration date has changed. ***Please be sure to notify any merchant/company which***

***automatically charges your Debit MasterCard***, such as: Internet service providers, insurance companies, health clubs, etc.

- \* **Multiple Credit Union Accounts**  
If you have more than one account at the credit union, you may receive multiple cards. Please contact Stacy Webb at 904-854-9775 x222 to determine which account is associated with each card.
- \* **Enroll in MasterCard SecureCode**  
Your new card will also need to be enrolled in MasterCard SecureCode for additional security at online stores. You can use the link on our website at [www.cityfcu.com](http://www.cityfcu.com)

Look for these logos when using your new Debit MasterCard:



We appreciate your cooperation during this conversion. If you are going to be out of town and need to make special arrangements for replacing your existing card, please contact Stacy Webb at 904-854-9775 ext. 222

## Privacy Notice to Members

City & Police Federal Credit Union recognizes and respects the privacy of its members and is committed to protecting their information. Therefore, we do not disclose any nonpublic personal information about our members to any list services, third parties or non-credit union agencies for any reason—ever.

We are required by law to provide you with this privacy notice. It describes our policy and practices concerning the personal information we collect and disclose about our members.

### THE INFORMATION WE COLLECT

We collect nonpublic personal information about you from the following sources:

- ◇ Information we receive from you on applications or other forms
- ◇ Information about your transactions with us
- ◇ Information about your transactions with nonaffiliated third parties
- ◇ Information from a consumer reporting agency.

### INFORMATION WE DISCLOSE ABOUT YOU

*We do NOT disclose any nonpublic personal information about you to anyone, except as permitted by law.*

### CONFIDENTIALITY & SECURITY

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

### NONPUBLIC PERSONAL INFORMATION AND FORMER MEMBERS

We do not disclose nonpublic personal information about former members, except as permitted by law.

***“we do not disclose any nonpublic personal information about our members”***



## Loan Rates



The following ANNUAL PERCENTAGE RATES (APR) for each loan sub-account are effective as of May 1, 2007:

### 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

2409 Dunn Avenue  
 (904) 751-5445  
 Fax (904) 751-6234

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

### TELLERLINE24

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

### ABA ROUTING NUMBER

**263 079 289**

### SUB - ACCOUNT DESCRIPTION

New Auto, Truck, Van\*  
 Used Auto, Truck, Van\*  
 1 - 4 Model Years Old  
 5 & Older Model Years

New Motorcycle\*

Used Motorcycle\*

New RV/Boat/Travel Trailer\*

Used RV/Boat/Travel Trailer\*

Miscellaneous Non-Titled\*

Unsecured\*

### VARIABLE RATES:

Share Secured  
 Certificate Secured

### DAILY PERIODIC RATE

0.015068% - 0.030137%  
 0.015890% - 0.032877%  
 0.016986% - 0.035616%  
 0.017260% - 0.034247%  
 0.020000% - 0.036986%  
 0.017260% - 0.034247%  
 0.020000% - 0.036986%  
 0.020000% - 0.047945%  
 0.021370% - 0.049315%

### ANNUAL PERCENTAGE RATE

5.50% - 11.00%  
 5.80% - 12.00%  
 6.20% - 13.00%  
 6.30% - 12.50%  
 7.30% - 13.50%  
 6.30% - 12.50%  
 7.30% - 13.50%  
 7.30% - 17.50%  
 7.80% - 18.00%

Disclosed on Voucher  
 Disclosed on Voucher  
 Disclosed on Voucher

Rates vary based on your individual credit history. \*Some rates reflect a discount of .20% 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](http://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](http://www.cityfcu.com) and login to CU@Home then click on the "CU Bill Pay" button.