

# The Scanner

3<sup>rd</sup> Quarter 2007

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



*"Where Your Membership Is Still Exclusive"*

## Invite Your Family To Become A Member Of Ours

Here's a chance to do yourself and your family members a favor: Invite them to join the credit union. Because you're a member of the credit union, immediate members of your family also are eligible to join. You will be doing yourself a favor because as more members come aboard, the credit union grows and becomes stronger - enabling us to continue to offer great rates and quality member service. You'll be doing them a favor because they'll be able to enjoy all the benefits of belonging. So invite your family to become a member of our family. Or give a membership in the credit union as a gift. It's one that won't be returned or end up in a box in the basement. To find out how to introduce the credit union to your family, call on us today.

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## Fraud Prevention Features

Here at City & Police Federal Credit Union, we've got you covered with the latest fraud protection to provide another line of defense intended to stop or minimize fraud as quickly as possible.

How it works:

Based on previous card usage, if a transaction looks suspicious, we'll try to contact you at home or your office to verify if the card was used by its rightful owner — or if the card has fallen into the wrong hands. If the account is being used fraudulently, we can minimize additional activity from occurring.

### Credit Card Fraud Protection (FALCON)

Calls to verify activity will come from a fraud analyst who will say they are calling on behalf of City & Police Federal Credit Union in the Security Department. Please take a moment to verify the activity. If they cannot reach you, they will leave a call-back phone number, which is 1-800-654-7728.

If the fraud analysts are unable to verify the questionable transactions, a block may be placed on your account. For this reason, it is important that your address and phone numbers are up-to-date at all times.

Remember: If you are going on vacation and plan to use your credit or debit card, be sure to call our plastic card coordinator, Stacy Webb, at (904) 854-9775 ext. 222.

Tip: If you are uncomfortable about talking with the fraud analysts, then you may ask to call them back at the numbers listed above to be sure you are dealing with a valid Credit Union service.

### Debit Card Fraud Protection (FRIS)

Calls to verify activity will come from a fraud analyst who will say they are calling from the Transaction Review Department. Please take a moment to talk to the fraud analyst to verify the activity. If they cannot reach you, they will leave a call-back phone number, which is 1-800-622-1361.



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## Credit Union Share Certificates Are More "INTEREST"-ING !

Are you looking for a little better rate of return on your savings? You might consider a credit union share certificate. With a share certificate, you agree to lock in your savings balance for a pre-determined length of time, versus having "on-demand" access with regular savings. That allows your credit union to commit those funds for lending purposes to other members. In exchange for that agreement, you get a higher rate of interest. One of the best ways to invest in share certificates is to use a technique called "laddering." It works this way: Say you have \$5,000 to save. Use \$1,000 to buy a one-year certificate; \$1,000 for two years; \$1,000 for three years; \$1,000 for four years; and \$1,000 for five. When the one-



year certificate matures, use the \$1,000 to buy a five-year certificate. Do the same when the two-year certificate matures, and so on. By five years, all your certificates will be for five years, giving you the highest rate of interest. But instead of having all your money committed for five years, you will have access to one-fifth of your money every year in case you need it. Re-invest your interest to make your savings grow even faster, or use the interest at your discretion to make purchases, pay down other bills or taxes, etc. The point is you'll make MORE interest by investing in share certificates. And the best part is your funds are fully insured (up to \$100,000) by the National Credit Union Administration, the agency that insures most credit unions and is backed by the faith and full credit of the federal government.

## Loans Designed For Every Need

Many people think that being in debt is a bad thing, but wise use of loans is actually one of the pillars of financial soundness. Use of a loan, to buy a house or other appreciating form of property, actually puts you AHEAD in your net worth rather than behind. You should actually plan for these types of loans and incorporate them into your overall financial goals. In addition to planned events, there are also the inevitable surprises that come up in life that you CAN'T plan for that may require a loan. These include household repairs, a vehicle that unexpectedly breaks down, medical emergencies, and so forth. The third type of loan is for things that, while are not absolutely necessary, are nevertheless things that you WANT and that will improve your quality of life. These include such things as vacations, boats and other vehicles for

recreation, a swimming pool or addition to your home, and things of this nature. The trick is not to go overboard and become so burdened with debt that it becomes difficult to meet necessary expenses, plus put money aside for savings. Finding just that right balance can be difficult, and your credit union is here to help. Whatever your wants and needs may be, your credit union has just the right type of loan to fill them. Plus, we will offer advice and counsel on whether it is financially sound to take on the debt. Finding just the right loan is a winning combination that will help satisfy your goals in life, while not putting undue burden on your finances. Stop by or call your credit union today and let us help you take steps toward a loan designed specifically for you.



## Holiday Closings



Just A Reminder This year, due to the Energy Policy Act of 2005, Daylight Saving Time ends on November 4, the first Sunday in November. Don't forget to turn your clocks back one hour.

## Get the Real Deal

Your credit union knows that you are deluged daily with many credit card offers, both on TV and in the mail with promises on low rates, no annual fees, and great rewards. But we know from experience that low rates are often teaser rates - good only for so long, and then they increase dramatically. Fees start mysteriously appearing on your statement. And the great rewards take an impossibly long time to get, and they aren't really "free" when you factor in higher interest rates and fees. Get the real deal on a credit card from your credit union. We reveal everything up front. You get a low interest rate that stays low. We don't play games with hidden fees. And with the money you'll save on interest rates and annual fees, you can go out and buy your own rewards. With the holiday shopping season right around the corner, now is the perfect time to apply for your CU credit card.

Classic—9.96% Annual Percentage Rate

Gold—8.88% Annual Percentage Rate

Platinum—7.92% Annual Percentage Rate



Credit card rates and programs are based on your individual credit history.

## Money-Saving Tips for College Students

*Get Rich Slowly (www.getrichslowly.org), a blog that provides useful financial advice, published a list of 27 money-saving tips for college students in 2006. Item number one on the list is to consider joining a credit union. The author also urges readers to avoid non-academic debt, pay bills as they arrive, and keep a detailed record of your spending habits so you know where your money goes every month. The author also suggests purchasing used textbooks when possible and taking advantage of campus activities such as special lectures, sporting events, and performances.*



## 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

### DAILY PERIODIC RATE

### ANNUAL PERCENTAGE RATE

New Auto, Truck, Van*	0.015068% - 0.030137%	5.50% - 11.00%
Used Auto, Truck, Van*		
1 - 4 Model Years Old	0.015890% - 0.032877%	5.80% - 12.00%
5 & Older Model Years	0.016986% - 0.035616%	6.20% - 13.00%
New Motorcycle*	0.017260% - 0.034247%	6.30% - 12.50%
Used Motorcycle*	0.020000% - 0.036986%	7.30% - 13.50%
New RV/Boat/Travel Trailer*	0.017260% - 0.034247%	6.30% - 12.50%
Used RV/Boat/Travel Trailer*	0.020000% - 0.036986%	7.30% - 13.50%
Miscellaneous Non-Titled*	0.020000% - 0.047945%	7.30% - 17.50%
Unsecured*	0.021370% - 0.049315%	7.80% - 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 .20% for accounts with direct deposit.

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and click on the CU@Home button.



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**Easy. Secure. Convenient.**

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**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.