

The Scanner

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

2nd Quarter 2008



"Where Your Membership Is Still Exclusive"

Announcing Change in Office Hours

After careful evaluation of our extended hours, the Board of Directors has decided to harmonize the hours of operation at all our branches which will be effective the week of July 14, 2008.

All branches will now be open during the following hours:

Monday through Friday
8:30 AM—4:30 PM

On Saturdays, our drive-thrus will be open between:
8:30 AM—12:00 PM



We understand that while many members will be pleased with the extension of daily office hours to 4:30 PM on Monday through Thursday, there may be some members who will be disappointed by the change in Friday hours. If you will be impacted negatively by the change in office hours, please come in and see our branch managers and we will do our best to provide options and solutions to meet your service needs.



To avoid issues with credit union hours, be sure to take advantage of Direct Deposit. Direct Deposit is a free service and offers a **fast, reliable and convenient** way to receive payroll, retirement benefits or federal deposits directly into your account.

If you'd like to set up Direct Deposit:

- * Give the payor CPFCU's Routing & Transit Number, **263 079 289**
- * Provide your CPFCU Account Number
- * Identify the Account Type (checking or savings)

Benefits of Direct Deposit:

- It's safe because there are no checks to be stolen or misplaced
- Funds are in your account whether you're sick, on vacation, or just too busy
- Save trips to the credit union to help with rising gas prices
- The federal government and many employers will deposit your check a day early

Board of Directors

Thomas J. McGivney
Chairman

L. Jerome Spates
Vice Chairman

A. Dan Principe
Secretary

Richard L. Townsend
Treasurer

Jimmy A. Holderfield
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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Vacation Tips



Vacation reminder...our members now have access to the Credit Union 24 Network's CU HERE *Premium* Program, which allows our members access to surcharge-free ATMs at over 45,000 locations Nationwide.

All you have to do is use your CPFCU MasterCard Debit card and look for any of these symbols:



Or go to www.CU24.com to locate surcharge-free ATMs in your area. Just remember to select the CU HERE and CU HERE *Premium* boxes before submitting the search.

City & Police Federal Credit Union offers a variety of services to help take the worry out of vacation travel. Here are a few tips to help make your vacation more enjoyable:

- If you are traveling outside the United States, please contact our Plastic Card Department at 904-353-2240, Extension 222 before you leave to ensure your MasterCard Debit card will work properly.
- Schedule your bill payments ahead of time with the convenience of our FREE Online Bill Pay service.
- Don't carry a lot of cash. Instead, use your CPFCU MasterCard Debit card or Credit card for purchases and cash access at thousands of ATMs worldwide.
- With automatic transfers, your loan payment can be made for you while you're away on vacation.



Hybrids Are Hot And So Are Our Rates



With gas prices climbing steadily higher, more consumers are checking out hybrids. The Toyota Prius is the number one selling brand according to www.hybridcars.com, but as carmakers jump on the hybrid bandwagon, drivers have more options. Although hybrids offer excellent fuel economy, be prepared for sticker shock. And because demand is high, it may be difficult to negotiate the price. That makes getting pre-approved for a loan at the credit union more important than ever. With your financing taken care of, you'll be able to focus on getting the best deal possible. Our rates are great, so this may well be the perfect time to say farewell to your gas guzzler and hello to the eco-friendly way to get around. Call or stop by the credit union to find out how a pre-approved vehicle loan can help you go green.

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

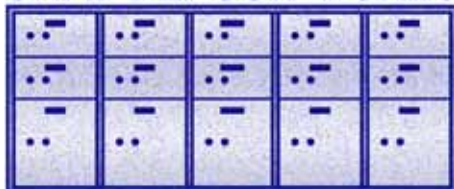
We do not disclose nonpublic personal information about former members, except as permitted by law.

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

What to Store In A Safe Deposit Box

What should you store there? Basically, anything that would be difficult or impossible to replace if lost. Everybody thinks of documents like a Social Security card, marriage and birth certificates, property deeds, copies of wills, and so forth. But less obvious items should include family heirlooms such as photos, genealogical records, and keepsakes (watches, locket, etc.) that may not necessarily have great monetary value nevertheless have sentimental value and would be irreplaceable. Also consider storing backups of important computer files in a safe deposit box. You may have CD or hard drive backups at home, but what does that matter if your whole house goes up in flames? For low cost peace of mind, consider renting a safe deposit box today at your credit union. We have a variety of boxes in different sizes to fit your needs.

SAFE DEPOSIT BOXES



Protect Your Valuables At The Credit Union.

Family Members Belong Here



Let your family in on a good thing: Membership in the credit union. Because you're a member of the credit union, members of your family also can take advantage of the many benefits of belonging. Your family members will be able to get in on great rates on savings, fair rates on loans, low fees, and friendly, helpful service. Because we're a not-for-profit financial cooperative, growing our family tree helps us operate more efficiently and contributes to the long-term prosperity of the credit union. Help secure the future of your credit union and all of our members by passing the word about joining the credit union. For complete details on how your family can join our family, contact the credit union.



HOURS OF OPERATION

Effective July 14, 2008

Monday—Friday 8:30 am—4:30 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

*Lobby & Drive-Thru Financial Services
 Safe Deposit Boxes
 On-Site ATM*

DOWNTOWN

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

*Full Service Lobby
 On-Site ATM*

SOUTHSIDE

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

*Lobby & Drive-Thru Financial Services
 On-Site ATM*

WESTSIDE

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

*Lobby & Drive-Thru Financial Services
 Safe Deposit Boxes
 Drive-up ATM*

NORTHSIDE

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

*Lobby & Drive-Thru Financial Services
 Safe Deposit Boxes
 Drive-up ATM*

TELLERLINE24

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

ROUTING & TRANSIT NUMBER

263 079 289

Loan Rates

The following ANNUAL PERCENTAGE RATES (APR) for each loan sub-account are effective as of January 28, 2008:



SUB - ACCOUNT DESCRIPTION	DAILY PERIODIC RATE	ANNUAL PERCENTAGE RATE
New Auto, Truck, Van*	0.013699% - 0.028767%	5.00% - 10.50%
Used Auto, Truck, Van*		
1 - 4 Model Years Old	0.014521% - 0.0%	5.30% - 11.50%
5 & Older Model Years	0.015890% - 0.034247%	5.80% - 12.50%
New Motorcycle*	0.015890% - 0.032877%	5.80% - 12.00%
Used Motorcycle*	0.018630% - 0.035616%	6.80% - 13.00%
New RV/Boat/Travel Trailer*	0.015890% - 0.032877%	5.80% - 12.00%
Used RV/Boat/Travel Trailer*	0.018630% - 0.035616%	6.80% - 13.00%
Miscellaneous Non-Titled*	0.018630% - 0.041096%	6.80% - 15.00%
Unsecured*	0.021370% - 0.043836%	7.80% - 16.00%
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.

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.