

CITIES CHAT



Fall 2015

Access more than 50,000 fee-free ATMs in the U.S. and Canada.

Accessing cash has never been easier.

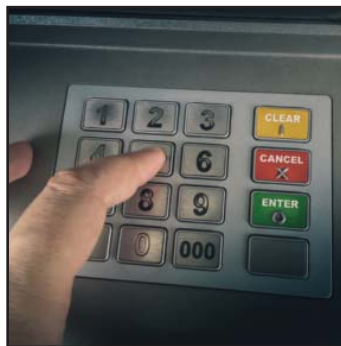
Recently, we posed a question to our members who receive our monthly e-mail newsletter--*"If you could change one thing about Cities Credit Union, what would it be?"*

We received a number of helpful and valid comments, suggestions and responses. **Our most-popular suggestion: easier access to cash.**

More cash access, now!

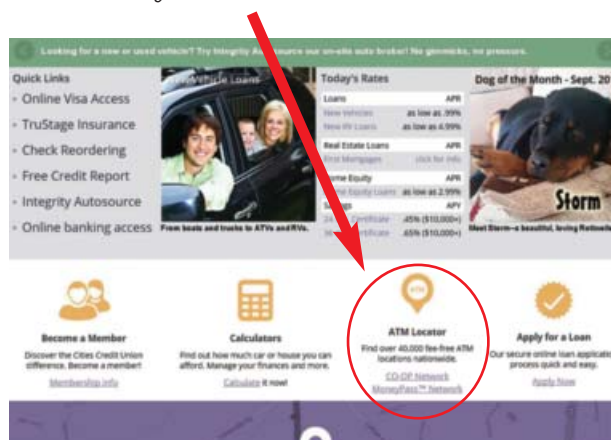
We know that easy access to your money is very important to you. In 2011, Cities Credit Union expanded its fee-free ATM reach by joining the MoneyPass™ ATM network. MoneyPass™ is run by US Bank, which has ATM locations all over the country and in Canada.

MoneyPass™ was the perfect addition to our alliance with the credit union-centered CO-OP Network. Between these two ATM networks, our members now have access to more than 50,000 surcharge-free ATMs.



How do I find these ATMs?

You can find our ATM Locator links on to the Cities Credit Union website at www.citiescu.org. Scroll to the bottom of the home page to our ATM Locator Click the network, enter a city, state or zip code, and click search to find nearby ATMs.



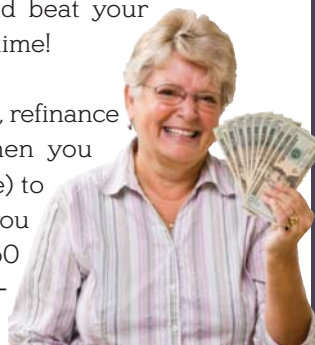
Card reminders

Cities Credit Union ATM and debit cards have a \$500 daily (24-hour period) cash limit. Please note that an ATM itself may restrict how much cash you can pull from it per transaction or per day. Forgot your PIN? Call 1-800-567-3451 to reset or change your card's PIN code.

Refinance your big-bank loans & SAVE big!

Bring us your high-rate, big-bank loans (and credit cards)--chances are, we could beat your rate and save you money, big time!

If you're tired of high payments, refinance your loans with us. And, when you bring a loan (of \$5000 or more) to Cities from now until Dec. 31, you will be entered to win a \$250 Visa Gift Card! (Some restrictions apply.) It's a win-win!



Compare and save!

36 month loan, \$22,000 new car loan
(assumes no downpayment, lowest quoted rate as of 9-15-15)

financial institution	APR as low as	monthly payment	total interest paid (life of loan)
Wells Fargo	3.39%	\$643.58	\$1168.64
US Bank	2.49%	\$634.86	\$854.73
Cities CU	0.99%	\$620.49	\$337.37

Cities Credit Union

3625 Talmage Circle, Ste. 102
Vadnais Heights, MN 55110
651-426-3773
1-800-543-0935
651-426-0832 (fax)
www.citiescu.org

Lobby hours

Monday - Friday
8:30 am - 5:00 pm

Drive-up teller hours

Monday - Thursday
8:30 am - 5:00 pm
Friday
8:30 am - 6:00 pm
Saturday
8:30 am - 12:00 pm

Board of Directors

Dan Pederson, Chair
Jim Walker
Roger DeBace
Jerry Morri
Tom Brockway

Supervisory Committee

Bob Bieniek
Sylvester Schmidt
Michael Peterson

Member resources

24-hour
automated phone access
651-426-7600
1-877-426-7600

Debit card activation and PIN change

1-800-567-3451

Online bill pay questions

1-866-713-7024

Report a lost/stolen debit card

1-800-554-8969

Questions about Visa® card

1-800-808-7230

Integrity Autosource

651-426-6411

Routing number:

296076275

Cities news briefs

Fall Shred Week scheduled Oct. 19-23.

Cities Credit Union will hold its Fall Shred Week from Oct. 19 - 23. This is a great opportunity to purge old, outdated and/or unwanted personal documents in a secure shred bin. Our preferred vendor, Shred-N-Go will again provide shredding services for this event.



Due to space constraints (and to give as many members as possible the opportunity to take advantage of the free shredding), we ask that you limit shredding to one grocery-sized bag

2015 holiday hours:

Mon., Oct. 12 - Columbus Day (closed)
Wed., Nov. 11 - Veterans' Day (closed)
Thurs., Nov. 26 - Thanksgiving Day (closed)
Thurs., Dec. 24 - Christmas Eve (close at noon)
Fri., Dec. 25 - Christmas Day (closed)
Thurs., Dec. 31 - New Year's Eve (close at noon)
Fri., Jan. 1, 2016 - New Year's Day (closed)

As with all federal holidays, the Federal Reserve does not process direct deposits and ACH transactions on those days we are closed.

Vadnais Heights Lions Holiday Food & Toy Drive begins week of November 23.

Cities will serve as an official drop site for the Vadnais Heights Lions Club's annual holiday food and toy drive beginning the week of Nov. 23. We will accept cash donations, non-perishable food items, and new, unwrapped toys. The drive runs through Dec. 11.

Give the perfect gift this holiday season.

Give the gift that is the perfect size, color, style and fit every time... a Visa® gift card from Cities Credit Union.

For a \$3 processing fee, you can purchase a gift card from \$25 to \$750. Gift cards are available for all occasions every day at our teller line.



\$10,000 in credit union scholarships available for 2016-17 school year

The Family Involvement Council (FIC), a committee of the Minnesota Credit Union Network, has officially launched the 2016 scholarship application online.

The FIC is offering four \$1,000 scholarships and 12 - \$500 scholarships to 16 credit union members throughout Minnesota. Anyone who is a credit union member pursuing post-secondary education in the fall 2016/spring 2017 is eligible to apply. The application deadline is February 1, 2016.

Application & eligibility details are available on the FIC's website at mnfic.org/scholarships/applications-eligibility.

Loan skip-a-pay is back for the holidays!

Cities Credit Union has brought back the skip-a-pay program for this upcoming holiday season. We have revamped the program to include home equity loans and home equity lines of credit.

Loan skip-a-pay runs during November, December and January. All skipped loans are subject to a \$25 processing fee (per loan skipped). You may only skip one payment (per loan) during the skip-a-pay period with a maximum of four skips during the life of the loan. Please note that we cannot stop an ACH auto payment made through direct payroll deposit or electronic transfer from another financial institution. We **will continue** to draw those funds and will automatically deposit those funds to your Share Savings account.

Visit our website to download a skip-a-pay form and for terms and restrictions. Call our loan department for more information 651-426-3773.

Sign up for a holiday savings account!

Save for next year's holiday season--open a holiday savings account today. Use your employer's direct deposit to begin saving with your next paycheck! Call us to open an account.



Yes, we do first mortgage loans.

Now is a great time to buy or refinance a home.

Through our ownership in CU Companies Mortgage, Cities Credit Union offers a full menu of high-quality first mortgage products to members.

Mortgage rates remaining very competitive on 30-year loans and with home values are on the rise in the Twin Cities metro, now is a great time to purchase or refinance a home!

Get started here!

Our loan staff can take your mortgage application in the office or you can apply online at www.cucompanies.com. All underwriting and processing is done with CU Mortgage.

To discuss first mortgage and refinance options, call the loan department at CU Mortgage directly at 651-631-3111.



Fall Home Expo exclusively for members

Meet one-on-one with realtors, loan officers, appraisers, inspectors, movers and home stagers.

Who should attend?

First-time home buyers, move-up buyers, empty nesters, investors, those preparing to sell.



Date & time:

Wednesday, October 21, 2015

5:30 p.m. - 7:30 p.m. (food & drinks provided)

Home buying seminar starts at 6:00 p.m.

Location:

CU Companies Conference Center
500 Main Street (County Rd. E2 off 35W)
New Brighton, MN 55112

RSVP: <http://info.cucompanies.com/realtyexpo>

See how fun and easy buying a car can be!

Make your next car buying experience a stress-free one. Cities Credit Union's on-site auto broker, Brett Broghammer with Integrity Autosource, Inc., makes buying your next car very easy. . .and even fun!

Why use our broker service?

If you've ever kicked tires at a dealership, you were probably hounded by a salesperson who may have pressured you into buying something you didn't want or weren't ready to buy.

You won't get that here.

You'll get straight forward answers to your questions, and he'll do his best to find you the vehicle are looking for at a great price. Any make, any model, any budget – NEW OR USED!

Integrity Autosource also has vehicles available for purchase in the credit union's parking lot and on their website at www.integrityautosource.net.

There is NO CHARGE for you to use this service, and you get to take delivery of your new or used car at the credit union! Call Brett at 651-426-6411 or log on to his website for more information about the full-service auto purchasing pro-

gram. With nearly 25 years of experience, you'll be glad you chose Integrity Autosource.

Call today to see how fun and easy buying a car can be!

Here's a sampling of what members say about Integrity!

- "That was the easiest car buying process ever!"

- "We will be sure to recommend Integrity to others looking for a pleasant way to obtain a new vehicle."

- "I knew exactly what I wanted and called Brett with the information. He was able to find one at the right price, and he got the deal done. He even delivered it to my house!"

- "You saved me over \$3,000 compared to what the dealer quoted me."

Cities Credit Union

proudly serves the financial services needs of anyone who lives, works, worships or attends school in Vadnais Heights, White Bear Lake, White Bear Township or Gem Lake. We also serve a number of select employee groups (SEGs). Check our website for eligibility.

We are a member of the White Bear Area Chamber of Commerce and the Vadnais Heights Economic Development Corporation.

For more information, call 651-426-3773 or visit our website: www.citiescu.org.



3625 Talmage Circle, Ste. 102
Vadnais Heights, MN 55110



We do business in accordance with the Federal Fair Housing Law and Equal Housing Opportunity Act.

Make holiday magic!

Holiday loan from Cities:

- Max amount: \$1,500
- 3.99% APR* for one year

Offer good 11/1/15 through 1/31/16.

*On approved credit (credit score of 640 or above). Otherwise, rate is 9.99% APR for one year.