

# CITIES CHAT



Spring 2016

## New bill pay system adds innovative functions.

Cities Credit Union is looking to unveil its updated bill pay system this spring.

Provided by CheckFree, this state-of-the-art payment system has innovative, new functions that members will enjoy.

New features include: same-day payments, next-day payments, person-to-person payments with Popmoney™ and account-



*Transfer money between friends from your smart phone with Popmoney on the new bill pay system.*

to-account (to another financial institution) direct payments and e-bills (bill presentment).

All members who already use our current bill pay system will be migrated automatically to the new system. Payees and vendors will be ready for use and scheduled payments should be uninterrupted (continued on page 3)

## Debit card breaches. . .

## Preventing “shock and awe” to your credit union accounts.

Recently, Cities Credit Union received notice from our Visa® debit card provider that approximately 200 of our members’ debit cards were compromised. What this means is that a fraudster obtained some type of information from those cards that were used a point-of-sale terminal at a merchant. Visa also informed us that fraudulent purchases were attempted on these cards (all of which were denied by Visa).

Despite increased security parameters on the part of the banking industry as a whole, criminals continue to find ways to defraud consumers. Compromises can be frustrating for all of us. We work hard to ensure that you have access to your money while maximizing the security of your accounts.

After experiencing the widespread breaches at national retailers in 2013-2014, our policy has been to minimize your risk and exposure to fraudulent charges by shutting down the cards and ordering you a replacement card ASAP. We know it’s

inconvenient for you (some of us were affected, too). But, our job is to keep your personal and account information safe and secure. It is not worth the risk if we knowingly left the cards open after a breach resulting in a monetary loss to our members.

We do our best to inform members as quickly as possible by mail and will post breach information via our e-newsletter and on our website in the event of a widespread event. We will call individual members only if fraud is reported on your account.



### Alternatives in a breach:

- Checks (we can ship them priority mail)
- Visa Credit Card (we can get an emergency card ordered)
- Cash from the teller line
- Visa gift card (load your money onto a card and use like a credit/debit card)
- Money orders or teller checks
- Bill pay (free with online/mobile banking)

# 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

**Cities on the Go  
automated phone access**  
651-426-7600  
1-877-426-7600

**Debit card activation &  
PIN reset**  
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

## Spring shred week is April 18 - 22.

Swimming in a sea of outdated and/or unwanted personal documents? Shred them in a safe and secure venue at our annual spring shred week, April 18 - 22. Shred-N-Go will provide on-site shredding services for this event.

Due to space constraints and to accommodate as many members as possible, we ask that you limit shredding to one grocery-sized bag per person. Please refrain from including regular recyclable items in with your shredding (magazines, greeting cards, etc.).



## Cities Credit Union welcomes Teresa Watson to our member services crew.

Cities Credit Union is excited to introduce Teresa Watson as a new addition to our member services staff.

Teresa comes to Cities with years of credit union and banking experience. Her most recent position was a teller supervisor at Associated Bank. Please welcome her to the Cities family!



## Traveling? Let us know.

If you're traveling and plan to use your Cities Credit Union Visa® debit card, please call us at least one day before you leave so we may note your account.

If you plan to use your debit card in a foreign country OR on a foreign website, you will need to call us. We restrict all foreign transactions unless you request your card be opened. Please note: if you request your card be unrestricted for foreign transactions, you are opening your account to the risk of fraud. A Visa credit card is a better bet for travel. Call us to obtain one!

## Cities Credit Union's Annual Meeting slated for Tuesday, May 17<sup>th</sup>.

Please join us for Cities CU's annual meeting!

Date: Tuesday, May 17, 2016.  
Place: Fairfield Inn & Suites - **NEW location!**  
Address: 1125 East County Rd. E  
(two blocks east of the credit union)  
Time: 5:30 p.m.

We will review 2015, announce new business and take your questions. Register to win great door prizes and receive a small gift item just for attending. Light food to follow meeting.

## WinCentive™ Savings Accounts help members save (and win) money.

The new WinCentive™ savings account has been a smashing success. We opened 43 WinCentive accounts as of 3-15-16. This is a great account to help members save money with a chance to win money as well. These lucky members not only banked money in their accounts, but they won additional money just for saving!

January winners:

- Darlene C. - \$100 (statewide drawing)
- Marilyn W. - \$100 (statewide drawing)
- Sebastian S. - \$25 (Cities-only drawing)

February winners:

- Jerod S. - \$100 (statewide drawing)
- Barbara T. - \$100 (statewide drawing)
- Kristine H. - \$25 (Cities-only drawing)

Want to learn more? Visit the WinCentive page on our website under the Checking & Savings tab: [citiescu.org](http://citiescu.org).

## Visit Cities CU at the Northeast Metro Community Business Expo on May 1st.

Visit the Cities Credit Union booth at the first annual Northeast Metro Community Business Expo of Sunday, May 1 from 11 a.m. - 4 p.m. at the Vadnais Sports Center (southwest corner of Hwy. 61 and County Rd. E).

This family-friendly event will feature activities, food and entertainment for all ages. We will have giveaway items and treats--stop by and say hi!

Got spring car fever?

# Cities CU and Integrity Autosource have the cure.

If you've got spring car fever, we've got the cure! This is a great time to take advantage of Cities Credit Union's great new and used auto loan rates and our on-site auto broker, Integrity Autosource, for great manufacturer's rebates.

Brett Broghammer with Integrity can find you the vehicle of your choice--new or used, foreign or domestic--at a price you can afford. If you see a vehicle on a dealer's website that you like, let him know. He has a vast network of dealers with whom he works. Also, Integrity Autosource has vehicles on-hand in the credit union's south parking lot. Visit his website: [integrityautosource.net](http://integrityautosource.net) to



*Brett Broghammer hands over the keys to member, Dean Johnson, who also used Cities to finance his vehicle.*

**Loan rates start as low as 0.99% APR!**



*Member Roger DeBace recently purchased his new Nissan Titan truck through Integrity Autosource.*

view his current inventory. Plus, if you use Brett to acquire a vehicle, you qualify for a loan rate discount with the credit union.

## Financing with Cities has never been better!

Vehicle loan rates are at their lowest in years--new car loans start **as low as 0.99% APR** (on approved credit). Our rates beat the big banks and even other credit unions. The rate for a 5-year new vehicle starts as low as 2.49% APR.

## Get pre-approved today!

Apply online 24/7 on our website, and get pre-approved before shopping. For more information, visit our website at [citiescu.org](http://citiescu.org) or call 651-426-3773.

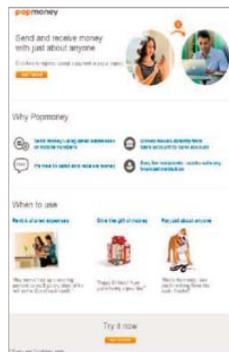
(continued from page 1)

## New bill pay system gives members flexible functionality.

during the transition to the new system.

### Person-to-person payments through Popmoney.

Want to pay someone who doesn't have an account at the credit union? The Popmoney function makes that possible. You can send money directly to someone through Popmoney for a small fee per transaction fee. All you need is their mobile phone number or email. Directions will be sent to the recipient on how to claim the money from you. It's that easy (and safe). You can also attach a greeting card message (birthday, wedding, new baby, etc.) to your transaction.



### New to bill pay? Give it a whirl, win a gift card.

If you have a checking account with us but have never tried bill pay, give it a try! It's free to all members and is easy to use. This new system will show you how to set up and schedule payments through the "Onboarding" function.



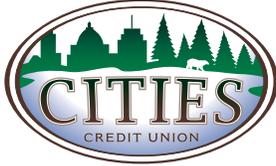
And, if you pay three bills per month for three months, you could win a \$250 Visa® Gift Card (new users only).

# 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](http://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.



**Home ♥ there's no place quite like it!**

**First mortgage options available at Cities Credit Union:**  
first-time home buyer • purchase or refinance • fixed-rate up to 30 years