

CITIES CHAT



Spring 2017

It's mortgage season. We've got you covered.

If you're in the market for a new home or looking to refinance your current mortgage loan, look no further than Cities Credit Union.

Through our partnerships with CU Companies Mortgage and First Class Mortgage, the credit union offers a full menu of first mortgage products (fixed and variable rate loans) for purchase and refinance. Both companies are locally-owned and specifically serve credit unions and their members.



You can apply with our loan officers and conveniently close your loan in the credit union office.

Special first-time home buyer programs are available as well as VA loans for veterans.

Home ownership is within reach with the people you trust--your credit union. Contact our loan department to set up an appointment to discuss your next home loan: loans@citiescu.org or 651-426-3773.

Protect yourself and your accounts from scams and fraud.

Scammers are everywhere, and fraudsters are looking for innocent victims to fall prey to their schemes. Protect yourself and your accounts by being vigilant and aware of these current scams:

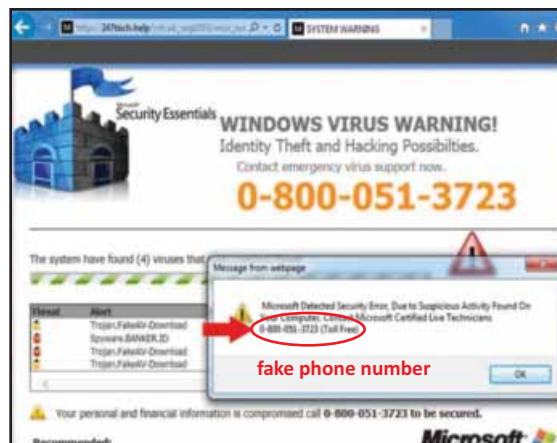
IRS phone scam - Scam artist calls your phone claiming to be from the IRS. They threaten you with legal action or intimidate you by saying you will be arrested unless you give them credit card or checking account information. **HANG UP IMMEDIATELY.** According to its official website, the IRS only does business by mail.

Microsoft phone scam - A so-called Microsoft agent calls your home to say that they've detected problems with your computer. **Do not** give them any information as the fraudster wants to gain access to your computer's I.P. address to hack your computer for secure information. **HANG UP, PRONTO!**

Computer virus warnings, software update scams - This scam happens when you are on your computer--most likely while surfing the internet. A pop-up window

warns your computer is infected or you need to update your computer, requiring you to click on a link. This link will infiltrate your computer possibly hacking your

personal information or loading a virus onto your computer. **NEVER CLICK THESE LINKS OR CALL!** If you do, shut off your computer immediately and NEVER give your debit card or account information with these scams! The graphic to the left has a glaring error--0-800 phone number, not a 1-800 number. It's a fake.



Email phishing - This scam

happens when you receive a suspicious email that requires you to click on a link to verify your account number. **DON'T CLICK!** Trash it right away. Usually these emails use bad grammar, have misspelled words and come from foreign email addresses

"Free" trials requiring card/account information- Any offer that requires you to enter your debit/credit card or checking account information is not FREE. You will be billed for recurring orders of the product (which you may never receive). **PLEASE READ THE FINE PRINT!**

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
Michael Peterson
Melissa Rippie

Member resources

Call-24

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

1-855-441-7705

Integrity Autosource

651-426-6411

Routing number:

296076275

Cities news briefs

Spring shred week is April 17 - 21.

Time to purge unwanted personal documents? Shred them in a safe and secure environment at our annual spring shred week, April 17- 21.

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.).

New private student loan program

For borrowers attending degree-granting institutions, you can now pay for college the smart way with a Smart Option Student Loan® by SallieMae. These loans have competitive interest rates and three easy repayment options.

This loan is an ideal solution to help you pay for college expenses not covered by scholarships and federal student loans.



Features and benefits of this program:

- Multiple in-school repayment options plus a choice of competitive fixed and variable interest rates.
- No origination fee, no prepayment penalty.
- Interest rate reduction available.
- Rates that reward creditworthy borrowers.
- 100% US-based student loan specialists.

Visit our website at citiescu.org for to apply.

New phone number? New address?

Friendly reminder: please remember to notify the credit union when you change your address and/or phone number.

Cities Credit Union's Annual Meeting slated for Tuesday, May 23rd.

Please join us for Cities CU's annual meeting!

Date: Tuesday, May 23, 2017
Place: Fairfield Inn & Suites
Address: 1125 East County Rd. E
(two blocks east of the credit union)
Time: 5:30 p.m.

We will review 2016, 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.

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!

Visit Cities CU at the Northeast Metro Community Business Expo on April 30th.

Visit the Cities Credit Union booth at the second annual Northeast Metro Community Business Expo of Sunday, April 30th from 11 a.m. - 3 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!

Integrity Autosource cures your car-buying blues.

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 with our auto brokerage service, Integrity Autosource.**

You'll get straight forward answers to your questions, and Brett Broghammer, our broker, will do his best to find the vehicle you are looking for at a great price. Any make, any model, any budget – NEW OR USED! Browse vehicles available for purchase in the credit union's south parking lot. Or shop online at www.integrityautosource.net.

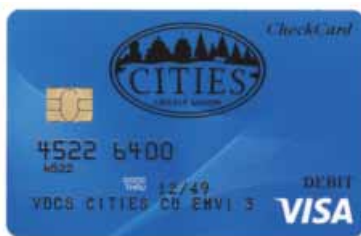
There is NO CHARGE for you to use this service, and you can take delivery of your new or used car at the credit union. And, if you purchase through Integrity, you can receive a discounted rate on your auto loan through the credit union!

Cities changes several fees to recoup costs, effective 3-1-17.

In order to keep up with the costs-of-doing-business, the credit union has changed the fees for some of our products and services. We have studied industry trends and compared our fee structure with those of other area financial institutions, including credit unions.

Debit card replacement fees--safeguard your card!

One of the biggest challenges we face is ordering replacement debit cards for members who have lost their cards. We can't emphasize enough the importance of protecting your card--a debit card is **the access point to your checking account** and should be guarded just like it were actual cash. In order to promote safe-keeping, responsibility and protective handling of debit cards, we are increasing the fees involved for replacing lost cards. This does NOT apply to expiring cards that are renewing.



When an expiring debit card renews, it must be activated within a 30-day period. If a member does not activate the card within that activation window, they will be required to call the credit union to activate the card. If we need to force activate it past that 30-day period, we reserve the right to fee the member \$2 to activate the card.

Free checks change

For members over 65 and those with Select Checking Accounts, the credit union will pay for ONE free box of checks

Integrity Autosource's warranty company now offers lifetime powertrain warranties on all vehicles Integrity sells with less than 100,000 miles. The lifetime warranty applies to both in-stock and special-ordered vehicles.

This lifetime powertrain warranty program includes the engine, transmission, front and rear drive axles, 4WD/AWD components and turbo charger (if applicable).

So not only will you get a quality, mechanically-inspected vehicle with Integrity, you will also get a great warranty.

Call Brett at 651-426-6411 or log on to his website for more information about the full-service auto purchasing and lifetime warranty programs. See how fun and easy buying a car can be!

(150 quantity) per year for these members. Each free box of checks costs us approximately \$16.30 per order.

NEW--Fee Dispute Form

If you feel the credit union has assessed a fee in error to your account, we now require members to file a fee dispute with us. Please go to our website under the Online e-Sources menu and choose Downloadable Forms to file a Fee Dispute Form, or call us to send you a Fee Dispute Form.

Fee changes effective 3-1-17

Chip debit card fees	initial card FREE
1st replacement card	\$10
2nd replacement card	\$15
3rd + replacement card	\$20
Debit card forced activation.....	\$2
Duplicate lien release	\$20
Foreign item deposit fee	\$10 per item
Special handling inclearings/exceptions	\$10
Subordination agreement	\$150
Wire out fee	\$30
Visa gift cards	\$5

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.



Hit the open road!

Auto loans as low as .99%!

Apply online anytime: www.citiescu.org