

CITIES CHAT



Summer 2016

Robust uChoose Rewards® coming soon! Cities CU to revamp its Visa® credit card program.

Great news! Cities Credit Union is moving its current credit card portfolio over to a new Visa® credit card program effective July 25.

This new Visa card program offers the same spending power as the old program but with an opt-in robust rewards program called **uChoose Rewards®**. (Note: You **must enroll** in the rewards program to earn points.)

Like other rewards credit cards, points may be earned to purchase great incentives such as airline miles. But, the uChoose program offers even more: 24 different rewards categories such as events (sports, theater, concerts), activities (parks and attractions, spas, shopping, sight-seeing tours) and gift cards. Shop like you normally do using your new Visa card, and you'll **earn one point per dollar spent** that you can use for rewards.



Simply register your card in the uChoose Rewards program portal (the link will be available in our online banking credit card access) and watch your points accumulate. Redeem your points online at anytime.

All current Cities Credit Union Visa cardholders will be issued a new chip-enabled credit card in mid-July. ***This will be a mass reissue, and your card will have a different number than the current card.*** We will carry over balances from the old cards, and your rate (APR) will remain the same. Any payments you have tied to your current card will need to be changed.

Don't have a Cities CU Visa card yet? Get one!

EMV (chip-enabled) debit cards to make debut.

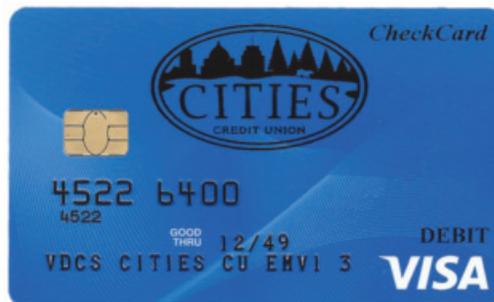
Cities Credit Union will begin switching over its debit cards to the chip-enabled EMV cards in the next month.

Unlike the credit card reissue, this will be a gradual replacement of cards, and you will retain the same debit card number (the expiration date and the three-digit CVV number on the back will change--**this is important** if you have any automatic payments tied to the card.)

How will the reissue work?

You will receive a new card the same month that your debit card expires regardless of the year of expiration. Example: If your current card expires 10/17, you will re-

ceive your new debit card in October this year. If your current card expires 03/18, your card will be reissued in March of 2017.



What do I do when I receive my card?

You will need to activate it. There is a sticker on the front of the card. Call the toll-free number and follow the system prompts. You may choose a new PIN at that time or keep

the one you already have.

Instructions on how to use a chip card at both point-of-sale terminals and ATMs will be included with the card.

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

Member resources

Automated phone access

651-426-7600
1-877-426-7600

Debit /ATM card activation and PIN reset

1-800-567-3451

Online bill pay support

7 days a week
6 a.m. - midnight
1-844-596-1510

Report a lost/stolen debit card

1-800-554-8969

Questions about Visa® card

1-800-808-7230 (before 7/25)
1-855-441-7705 (after 7/25)

Integrity Autosource

651-426-6411

Routing number:

296076275

Cities news briefs

Cities mourns the loss of Sal Schmidt.

The Cities Credit Union family lost one of its own recently. Supervisory committee member, Sylvester "Sal" Schmidt passed away on May 30.

He was a long-time phone company employee (and retiree) who served on the supervisory committee for the past eight years. He will be greatly missed.

Community farmer's market opens this summer in Vadnais Heights.

The city of Vadnais Heights will be hosting a community farmer's market on Wednesday afternoons this summer. The market runs from June 22 through Sept. 28 from 2-6 p.m. in the Helene Houle Medical Center parking lot (just a block east of the credit union on County Rd. E and Labore Rd.).

Fresh vegetables, fruits, plants and flowers will be available as well as homemade jams, jellies, breads/baked goods and other sundries.

Cities Credit Union is out and about in our local community.

Cities Credit Union is pleased to support community organizations by sponsoring and/or participating in their events.



We've participated in the Northeast Metro Expo and Keith Warner Memorial Golf Tourney as well as sponsored the White Bear Lake's Manitou Days family fun night and Marketfest's classic car show, and Vadnais Heights' "Taste of Vadnais" and Heritage Days.

We're also proud to sponsor the Vadnais Heights Lions Club's inaugural golf outing taking place on August 28.

Don't let construction woes limit your access to the credit union.

Summer means road construction season, and Cities Credit Union is directly affected by this year's 35E MNPass construction.



According to MNDOT, the County Rd. E off-ramp from southbound 35E will be closed/detoured until mid-September. This will impact many members coming from the north. We apologize for any inconvenience this may cause you.

However, we have several easy ways to use your account without having to physically come to the credit union. We offer bank-by-mail envelopes, online banking and mobile banking with remote deposit capture (you take a picture of a check and send it to us securely). You also can grab cash at most point-of-sale terminals or one of 40,000+ fee-free ATMs across the U.S. (look for CO-OP or MoneyPass™ logos).

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

The WinCentive™ savings account is a great account that helps members save money with a chance to win money as well. These lucky members not only banked money in their accounts but won additional cash just for saving!

March winner: Sebastian S. - \$25

April winner: Viki A. - \$25

May winners: Rose G. - \$25, Jerod S. - \$100

Sign up for your WinCentive account today! For more information, look under the Checking & Savings tab on our website: citiescu.org.

Join our board of directors.

We are always looking for fresh faces to serve on our board of directors. All credit union members are eligible to apply for a board position.

Learn how the credit union functions and play an integral role in the future direction of the credit union. Your commitment is one Tuesday evening (usually 2-3 hours) per month. Please contact us for more information: 651-426-3773.

Summer loan extravaganza. . .

We offer loans for all purposes. . .and for less!

It's summertime. . .and there is no better time than now to take advantage of all the great loan deals that Cities Credit Union offers to get the things you want!

Auto loans for less!

Cities has some of the best auto loan rates around. You can finance a newer vehicle (2013-newer) for up to 86 months! New auto loan rates start as low as .99% APR. If you financed at a dealership or a big bank, give us a call to see if we can beat your rate. Used auto loan rates are also competitive with flexible terms, too.



Yes, we offer first mortgages!

Through our partnerships with CU Mortgage and First Class Mortgage, we can help you finance a new home or refinance your current mortgage. Contact our loan department to get started. We also do home equity loans up to 15 years.

For more information on our great loan products, visit our website at

www.citiescu.org. You can securely apply for a loan 24/7 on our website as well.

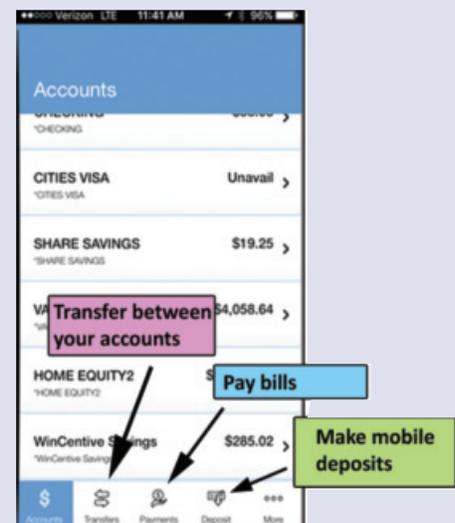
Go mobile with Cities Credit Union!

If you have a smart phone, take your credit union accounts with you everywhere you go! Using the mobile app is easy and secure (plus, it's a lot easier to use than using online banking on a small screen).

Go to the Apple App Store or Google Play Store on your device.

- Search for Touch Banking by Fiserv
- Load the app using app code: GoMobile5115
- Enter your online banking login ID (if you have a numeric ID, add zeroes to the front to make it a 6-digit login ex: your login is 12345--add one zero in front 012345 to equal six digits).
- Enter your online banking security code (password).

Check balances, transfer funds, pay bills (if you have bill pay) and make remote deposits (must have checking for this function).



Credit cards are safer (and better) traveling buddies.

According to Reuters, an estimated 231 million passengers will fly on U.S. airlines this summer. When you couple that statistic with the lower gas prices, summer travel in 2016 looks to be booming.

If you're planning a trip this summer, remember to bring Cities Credit Union along with you. You can use your Cities debit card at most point-of-sale terminals that accept Visa® domestically and at over 40,000 fee-free ATMs across the U.S.

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 (to prevent fraud) unless you request your card be opened. Please note: if your card is unrestricted for foreign transactions, you assume the risk of fraud on your checking account.

Yes, a credit card makes a better traveling buddy.

A Visa® credit card is a better bet for travel. If you're renting a car or hotel room, the vendor most likely will put a deposit on the car/room. Many won't even accept a debit card as payment. Plus, they may hold your funds for an extended period of time on a debit card. The added fraud protection offered by Visa can be essential if someone steals your card and you are not liability for unauthorized charges. Contact us to get a new Cities UChoose Rewards Visa before you travel!



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.

Like us on Facebook!



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.



Joining Cities is easier than ever!



Online membership app is live on our website! Refer your family & friends!