

CITIES CHAT



Summer 2017

Summer loan extravaganza. . .

We offer loans for just about everything!

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.

drive it, we can finance it (most likely). RV loans start as low as 1.99% APR (on approved credit).

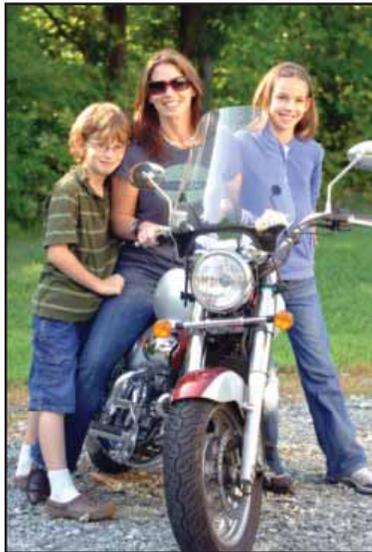
Auto loans for less!

Cities has some of the best auto loan rates around. You can finance a newer vehicle (2014-newer) for up to 86 months! New auto loan rates start as low as .99% APR (on approved credit).

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.

Time for a summer toy?

Ready for some fun this summer? We've got great rates on loans for boats, RVs, motorcycles, jetskis. . .if you can ride or



can securely apply for a loan 24/7 on our website.

Yes, we offer home loans (first mortgages and home equities).

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.

You can also borrow against the equity in your home for home improvements, vacation, college costs, etc. Our home equity loans have terms up to 15 years.

For more information on our loans, call our loan department at 651-426-3773 or visit our website at citiescu.org. You

New gift card program includes travel and reloadable cards.

Cities Credit Union is pleased to announce that we have implemented a new gift card program that includes Visa gift cards, travel cards and reloadable cards.

cards can be used at point-of-sale terminals, ATMs (for a small fee) and online. Members can purchase cards at our teller counter (\$6.75 activation fee). Companion cards are available for a fellow traveler and may be purchased for an additional \$3 (share the same account but have different numbers). Must be 16 or older for primary card; 13+ for companion card.

New designs, more load value.

Visa gift cards make great presents for anyone--they're the perfect size and style for any occasion. For a \$5 activation fee, you can get a gift card from \$10 up to \$1,000. These cards can be used to make purchases online and will work at any point-of-sale terminal where Visa is accepted (domestic use only).



New! Travel cards now available.

Safer than carrying cash or a debit card, travel Visa cards are easy to use internationally wherever Visa is accepted. Users can load a minimum of \$20 up to \$3,000 on these cards, and they are reloadable. Travel

Reloadable cards now available, too.

We now offer convenient reloadable, personal-use Visa cards, a great alternative to check cashing and can be used at point-of-sale terminals and ATMs. They can be reloaded via direct deposit, in-branch, online or at any participating Western Union location. Must be 18 or older to purchase (for \$6.75). Load value: \$20 - \$3,000.

For more info, please visit our website: citiescu.org.

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

It's student loan season. We can help!

Cities Credit Union is pleased to offer private student loans. Borrowers attending degree-granting institutions 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.

Community farmer's market is open for business in Vadnais Heights.

The city of Vadnais Heights, in conjunction with the Vadnais Heights Economic Development Corporation, will be hosting a community farmers' market on Wednesday afternoons during the summer and early autumn.

The market runs from June 21 through Sept. 27 from 2-6 p.m. in the Helene Houle Medical Center parking lot (a block east of the credit union on County Rd. E and Labore Rd.) Shop for fresh fruits, vegetables, plants, flowers and more!

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: Maggie P. - \$25

April winner: Karen K. - \$25

May winners: Karen K. - \$25

For more information, look under the Checking & Savings tab on our website: citiescu.org.

Cities' Visa® credit cards offer great rates, big rewards.

If you're eye-rolling each time you get your high-rate credit card bill(s), look to Cities Credit Union for help.



Switch to a uChoose Rewards™ Visa card. Rates start as low as **8.95% APR** (OAC), and offer members the chance to accumulate points for merchandise, air miles, gift cards, sporting and concert event tickets, cash back and more. Apply for yours online today!

Traveling this summer? 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.

Our automated debit card fraud detection system is sensitive to changing spending patterns outside your norm. Please be aware that different spending patterns may trigger a fraud alert on your card restricting your use of it

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. Visa travel cards and credit cards are better for foreign travel. Call us to obtain one!

Integrity Autosource testimonial. . .

My car buying experience couldn't have been easier!

Generally, it is frowned upon for the editor (Karen, the marketing gal) of a newsletter to assert her own opinion into said newsletter. . .however, I cannot reiterate enough how smooth and easy the process was with my recent purchase of my 2015 Hyundai Santa Fe Sport with Brett Broghammer and Integrity Autosource.

This is not my first vehicle purchased with an auto broker, but it is my first using Integrity and Brett. I must say that this was the easiest car purchase I've ever had the pleasure--yes, pleasure--of experiencing.

I know what you're thinking, "Yeah, but you work at the credit union. You get special treatment."

Well, yes and no.

While I have the benefit of being a few doors down from Brett's office, over the eight years I've been a Cities employee I've witnessed many members and non-members alike say they've never received such good care from someone selling them a car!

So, basically, EVERYONE gets special treatment.

I gave him a list of five or six smaller SUVs that interested me and a price range (and monthly payment range) I could afford. Two of the vehicles were on his lot, and he brought in one from another dealership for me to try. I test drove three different vehicles on the my list (I eliminated one and he convinced me that I wouldn't like one of them in comparison). We narrowed down the one that I liked best, and he went to work to find one that met my criteria.



Karen's new SUV from Integrity Autosource

Two weeks later, my Santa Fe arrived from New Jersey. Once I test drove it, I was sold. The loan folks at Cities got my loan closed (another easy process), and now I'm the proud owner of the white Santa Fe pictured above.

Thanks again, Brett for the great service! You, too, can have a great car buying experience with Integrity. Call Brett at 651-426-6411 to get your search started.

Financial planning advice is just a phone call/e-mail away.

As a member of Cities Credit Union, you have access to financial planning advice from Shea Murphy, a licensed financial planner with VALIC Financial Advisors, Inc.

Shea has more than 15 years' experience as a financial planner and has worked with several area credit unions over his career.

He is available to discuss your financial planning needs such as stocks, bonds, IRAs, higher-yield money market accounts, annuities, retirement planning and more. He can meet you here at the credit union by appointment, and his initial consultation is free.

For more information, please contact him at 800-892-5558, ext. 88541 or shea.murphy@valic.com

Securities and investment advisory services are offered by VALIC Financial Advisors, Inc., member FINRA, SIPC and an SEC-registered investment advisor.

VALIC represents The Variable Annuity Life Insurance Company and its subsidiaries. VALIC Financial Advisors, Inc and VALIC Retirement Services Company.



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.



Cities on the Go.

Take us wherever you roam!

- mobile banking
- mobile deposit
- mobile bill pay

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or Google Play Store

App code:
GoMobile5115

