

# CITIES CHAT



Winter2017

## ***First mortgages available for purchase/refinance***

## **Yes, we do first mortgage financing at Cities CU.**

Many members still do not realize that they can finance a home or refinance their current first mortgage loan at Cities Credit Union. And, with Twin Cities home values continuing on an upward swing, now is a good time to consider moving up to a new home or refinancing your current home.

While the credit union itself does not hold first mortgage loans, we have two first mortgage partners that exclusively serve local credit unions and their members: CU Mortgage Services and First Class Mortgage.



process started with you. Simply set up an appointment with one of our loan specialists to start the application process. If you're thinking of purchasing a home, we can get you pre-approved.

### **What do I need to start the process?**

When we start the mortgage application process, you will need to bring (for each applicant): your driver's license, pay stubs for the last 30 days, W2s and 1099s for the last two years including all schedules, most recent two months' checking and savings statements and most recent statements for 401(k) or other investments.

### **Why should I opt for a first mortgage loan with you?**

Why finance with a big bank or mortgage giant who will sell your mortgage over and over again? Finance with the people you trust--your credit union.

### **How does it work?**

If you're considering purchasing a home or want to refinance your current mortgage loan, we can get the

### **Close in the credit union office.**

We can schedule your loan closing in our office at your convenience. This gives you flexibility and allows you to close with our loan staff.

### **Ready to get started?**

If you're considering a new home or refinancing your current loan, call our loan department at 651-426-3773 to get started or for more information.

## **Is cabin fever doggin' you? We've got the cure.**

If you're suffering from a bout of cabin fever, we've got the cure! Get out of town with a vacation loan from your credit union.

### **Why finance your dream vacation?**

The credit union can finance your dream vacation up to \$2,000 at 5.99% APR (on approved credit). This rate is better than most credit cards, and your loan is structured to pay off within a year--helping you to avoid carrying revolving debt on a credit card as well. Apply online on our website: [citiescu.org](http://citiescu.org) today for your vacation loan.

**Borrow up to \$2,000  
at  
5.99% APR\***

Offer ends 3-31-17.



# 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

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  
1-855-441-7705

Integrity Autosource  
651-426-6411

Routing number:  
296076275

## Cities news briefs

### Cities announces 2016 Dog of the Year

Congratulations to Jack, a seven-year-old terrier mix and 2016's Dog of the Year.



Jack was rescued after being lost in a storm in Louisiana, and he is a frequent visitor to the credit union with his parents members Mary and Tim from White Bear Lake. He loves showing off his tricks to the staff for treats. He is very social, happy and animated.

He will receive a free photo shoot courtesy of Mark Triplett Photography, and his photo will be displayed proudly on our Cities Canine Union dog wall of fame!

### EMV (chip) debit cards rolling out now

The credit union is rolling out our new chip-enabled debit cards. Check the expiration month of your current debit card (regardless of year). You will receive your new chip card during that month.

### \$10,000 in credit union scholarships available for 2017-18 school year

The Family Involvement Council (FIC), a committee of the Minnesota Credit Union Network, has officially launched the 2017 scholarship application online.

The FIC is offering four \$1,000 scholarships and 12 - \$500 credit union member scholarships to 16 credit union members throughout Minnesota. Any credit union member pursuing post-secondary education in the fall 2017/spring 2018 is eligible to apply. The application deadline is Feb. 1, 2017.



Application & eligibility details are available on the FIC's website at [mnfic.org/scholarships](http://mnfic.org/scholarships).

### Hearts & Paws Fundraiser

If you've ever been in our lobby, you know that we are passionate about our dogs (and other pets as well). Cities has always been a strong supporter of White Bear Lake-based Second Chance Animal Rescue.

In February, we are raising funds and awareness of pet adoption with our **Hearts**



& Paws fundraiser. From Feb. 1 - 17, we will be collecting dog and cat toys, treats, collars, leashes, food and cash donations for the rescue. You can purchase a heart or paw for \$1 each. All proceeds go to this all-volunteer, foster program.

### Friendly reminders from our tellers!

Our goal is to always serve you efficiently, accurately and in the most-courteous way possible. But, sometimes we need your help!

**Third party checks not accepted.** This is a check made out to someone else and then signed over to a third party as "Pay to the order of (name)."

**Daily cash limits.** For your safety and protection, the daily cash limit is \$5,000 per day at the inside teller counter and \$2,000 per day through the drive-up teller window.

**The drive-up teller is an express lane.** Please respect that we cannot do certain tasks through the drive-up teller window such as coin counting, statement printing, running through your transaction history, etc.

**Mailing in checks for transactions.** Please be sure to include the account (member) number and a note with your mail-in transactions so we know what you want done with the check(s).

### Save for next holiday season now!

It's not too early to think about next holiday season. Why use credit cards? Start saving now to pay cash for your holiday shopping. Call us to set up a holiday savings account today!

**Even more cash prizes available in 2017!**

## Win cash prizes and save with a WinCentive™ account.

Who doesn't like to win, especially cold, hard cash? Cities Credit Union is launched a new savings product last year called WinCentive™ savings. This new account was created to get members excited about saving by offering prize drawings on a monthly, quarterly and yearly basis.

The WinCentive™ account offers a higher rate than our share savings account. It works much like an old-fashioned holiday club account in which you commit to save for a 12-month period with no cash withdrawals. As a reward for saving, you have the opportunity to win cash prizes on top of what you earn in the savings account!

### How does it work?

To set up a WinCentive™ account with the credit union, you need a minimum opening deposit of \$5. For every \$25 you deposit (per month), you are entered into a state-wide cash drawing with other participating Minnesota credit unions for a chance to win \$100. Your account may be entered up to four times per month.

There will also be quarterly drawings for \$1,000 prizes and



a drawing at the end of the year for one \$5,000 prize. In addition, Cities will also be rewarding one member (at random) \$25 each month. The entire prize pool for 2017 will be going up to \$75,000!

### Program details:

- Fees will be incurred for early withdrawals before the 12-month period expires.
- You may withdraw funds twice during the period (and incur fees). The third withdrawal within the 12-month period will result in account closure.
- Prizewinners are drawn at random by the program's administrator, the Minnesota Credit UnionNetwork.
- Account holder must be a Minnesota resident.
- Kids under 18 are eligible for WinCentive™ account with a parent/guardian.
- At the 12 month anniversary date from account opening, you may make one penalty-free withdrawal from the account for a period of 30 days after such anniversary date period.

Visit our website for additional information, or call member services at 651-426-3773 to start saving (and winning) today!

## New year, new vehicle? Check out Integrity Autosource.

If one of your New Year's resolutions is to get a new (or newer) vehicle, Integrity Autosource can make that resolution come true.

Car buying should be a stress-free experience, but when you browse a dealer's lot "just kicking tires," you usually end up with a salesperson giving you the hard-sell. We have a different philosophy at Integrity. By calling Brett Broghammer, you will be able to get honest answers to your automotive questions--and you won't feel the pressure to purchase.

Once you determine what vehicle you're interested in purchasing, he'll do his best to find you what want at a great price. Any make, any model, any budget--new or used. And, you get all of the manufacturer



rebates on new cars, too. Trade-ins are welcome. And, best of all, this service is FREE to Cities members.

Members who purchase a vehicle through Integrity can receive a **.50% rate discount** on their financing with Cities Credit Union (with rates as low as .99% APR on new/used vehicles).

### Lifetime powertrain warranties now available!

Integrity's warranty company now offers lifetime powertrain warranties on all vehicles Integrity sells with less than 100,000 miles. The lifetime warranty will not only apply to vehicles in stock, it will also apply to special order vehicles that are found for members.

Call Brett today at **651-426-6411**, or check out Integrity Autosource online at **integrityautosource.net**.


See how easy buying a car can be!

# 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).

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.

## 1st Quarter Holidays

- Monday, Jan. 2 - New Year's Day observed (closed)
- Monday, Jan. 16 - Martin Luther King, Jr. Day (closed)
- Monday, Feb. 20 - Presidents' Day (closed)

# LIVE THE DREAM!

**RV/BOAT LOAN SPECIAL:  
AS LOW AS 1.99% APR\***

Minnesota Sportsmen's Show, Jan. 12 - 15  
St. Paul RiverCentre

Minneapolis Boat Show, Jan. 19 - 22  
Minneapolis Convention Center

RV, Vacation & Camping Show, Feb. 9 - 12  
Minneapolis Convention Center

