

# CITIES CHAT



Winter2018

## Who can help us grow the credit union?? Yes, you!

by Mike Enright, CEO

According to the New York Times, **65% of new business comes from word-of-mouth referrals**. When you think about all of the constant media messaging surrounding our lives, that is an astounding statistic.

**First, think about how you became a member of Cities Credit Union. . .**

Was it because of your employer? Did a parent set up your account for you when you were a child? Did a neighbor, relative, coworker or friend recommend the credit union to you? Chances are, you are here because someone suggested you join the credit union.



**Now, think of why you are still a member of the credit union. . .**

Is it because of the service? Or the low loan rates? Or lower/fewer fees than the big banks? Or is it a combination of several things?

We appreciate your business and are glad you have trusted us with your financial needs. And, we hope you continue to use us. But, in this ultra-competitive world of financial services, we need your help to continue growing the credit union.

If you like us, why not encourage a family member (we have some families with three, even four, generations of members here--what a great legacy!) or coworker to become part of the Cities family? You can even get great referral spiffs for bringing in qualified members!

### Winter referral madness!

Bring in a qualified member from January 1 - February 28, 2018, and you'll be entered to win a \$250 Visa Gift card. Cut this out and invite a new member to join us!

For each qualified member you refer, you'll receive one entry into the drawing.

Rules, additional referral cards and membership qualifications are listed on the Membership page of our website: [citiescu.org](http://citiescu.org).

## Winter Referral Madness



I am pleased to invite:

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for membership in Cities Credit Union

My name is:

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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 card activation and PIN reset

1-800-567-3451

#### ATM card activation and PIN reset

1-800-992-3808

#### 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

## Cities news briefs

### Cities announces Dog of the Year

Congratulations to Steve, an almost two-year-old Pug and our newly crowned Dog of the Year.

Steve loves going on walks with his family and snuggle time. His favorite time is bed time as he loves being a bed hog taking up lots of space for himself and his toy fox.



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.

### \$10,000 in credit union scholarships available for 2018-19 school year

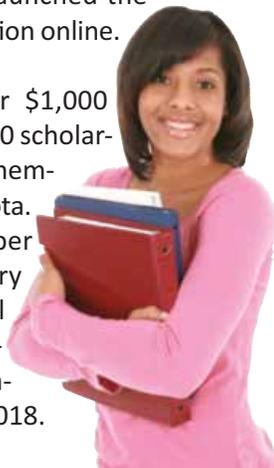
The Family Involvement Council (FIC), a committee of the Minnesota Credit Union Network, has officially launched the 2018 scholarship application online.

The FIC is offering four \$1,000 scholarships and 12 - \$500 scholarships to 16 credit union members throughout Minnesota. Any credit union member pursuing post-secondary education in the fall 2018/spring 2019 is eligible to apply. The application deadline is Feb. 1, 2018.

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

### Same day ACH payments available

Oops! Forgot to make your mortgage payment or an important payment? Cities Credit Union now has same-day ACH payments available. This allows payments to be processed within one business day (rather than next day or the following day). Simply ask the biller if they accept same-day ACH, give them our routing number (296076275) and your account number before 2 p.m. for same-day debit.



### Traveling with your Cities cards--what you need to know.

Any time you are traveling out of the realm of your "normal" day-to-day routine and you are planning to use your Cities Credit Union debit card, please call the credit union at least 24 hours prior to departure so that we may note your account. This includes traveling **out of state** as well as out of the country.

Our debit card's fraud detection system is sensitive to changes outside your "normal" spending patterns, and the automated system may block your card from use if your spending habits change (both dollar-wise and location-wise). When in doubt, it is best to call us to note your account.

### 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. 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).



Call Brett today at **651-426-6411**, or check out Integrity Autosource's available inventory online at [integrityautosource.net](http://integrityautosource.net).

### 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!

# We can help you piece together all of your housing needs. Real estate and mortgage assistance 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 the Twin Cities market continuing on an upward trend, 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.

## Why a first mortgage loan with us?

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, and what do I need to start the mortgage process?

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

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.



## Free real estate advice is available in our office.

On Fridays from 11 a.m. - 2 p.m., we have a local real estate agent available to take your home buying and/or selling questions (in-

cluding reverse mortgages and first-time home buying questions). We are pleased to offer you a free home equity valuation (good for determining the value and equity position of your property). No appointment is necessary.

## 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.

## Let's cure your cabin fever!

Need a winter getaway? We can help cure your cabin fever with a vacation loan from Cities Credit Union!



Borrow up to \$2,000 at 5.99% APR for one year. On approved credit - 640+ credit score. Offer ends 3-31-18.

Apply in person or online today: [citiescu.org](http://citiescu.org).

A squirrel is holding a nut in its mouth. The background is a blurred natural setting.

**Got a few extra nuggets in your stash?**

**CD Specials!**  
13-mo. & 36-mo. terms!  
Call for details!

# 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. 15 - Martin Luther King, Jr. Day (closed)  
- Monday, Feb. 19 - Presidents' Day (closed)

Go jump  
in the lake!

Take a flying leap into boat ownership!  
We can finance your new/used watercraft  
for less than the dealers!

Get pre-approved before you buy!  
Special boat show loan rates  
& financing terms available!

2018 Minneapolis Boat Show  
Minneapolis Convention Center  
Jan. 11 - 14

Minnesota Sportsmen's Show  
St. Paul RiverCentre  
Jan. 18 - 21