



2550 South M-291 Highway
Independence, MO 64057
(816) 252-2415
www.city-cu.com

Lobby Hours

Mon., Tues., Thurs., Fri. 10 a.m. – 4 p.m.
Wed. 10 a.m. – 5 p.m.

Drive-Up Hours

Mon. – Fri. 8 a.m. – 6 p.m.
Sat. 8 a.m. – noon



FEB11/10-942MCJ



Member SERVICES



City Is Here For You

For more than 50 years, City Credit Union has offered members a wide range of financial services while maintaining a personal, “small-town” relationship with our members. We take great pride in consistently receiving high marks in our member-satisfaction ratings, because member service is always our number one priority.

Because CCU is a not-for-profit, member-owned credit union, our main goal is not to make money, but to help our members save theirs! We offer all of the products and services you’d enjoy at a bank. However, you can generally earn higher rates on savings, pay lower rates on loans, and pay lower (and fewer) fees than you would at most banks.

Join today, and discover what our members already know: City Credit Union is here to serve you! Potential members must meet at least one of the following requirements:

- Work for one of our sponsor groups
- Live or work in Jackson County, MO
- Have a relative who is currently a CCU member

Savings & Investments

Savings (Share) Account

Regular savings accounts are the cornerstone of sound financial management. Since every member of City Credit Union is an owner, your basic savings account is also known as a Share Account. It only takes \$5 to open a City Credit Union Savings (Share) Account, and you’ll earn quarterly interest!

City Account

You can open a City Account with just \$1,500, and receive a higher yield than regular savings. With this money market account, you’ll still enjoy quick and easy access to your funds. A City Account is the perfect way to safely earn more with your savings.

Certificates of Deposit

A City Certificate of Deposit is a great alternative to the volatile stock market. Invest as little as \$500 for terms ranging from three months to five years. Dividends can be added to your certificate, paid to you by check each month or deposited to the savings account of your choice.

Individual Retirement Accounts (IRAs)

An IRA is a personal savings plan that allows you to contribute a set amount into your account each year. We offer Traditional, Roth and SEP IRAs, as well as Coverdell Educational Savings Accounts. You can choose from a variety of terms, or even roll over or invest funds from an existing IRA. It’s never too early to start saving for retirement!

Holiday Club Account

Save throughout the year for next season’s holiday shopping. Holiday Club Accounts earn dividends based on your daily account balance, and the funds are available for transfer into your savings or checking account in time for a seasonal shopping spree.

Vacation Club Account

A City Vacation Club Account is designed to help members plan for that much-needed getaway. This account earns dividends based on your average daily balance, and free withdrawals are limited to four per year to help you save.

Scotty Savers Club

Members ages 12 and younger can learn the value of saving in a fun way! There is no minimum balance requirement to earn dividends, and savers can earn “Scotty Bucks” and special prizes with each \$5 deposit.

Young Adult Club

Created to encourage financial education and independence in our young members, this club serves teens ages 13 to 18. Members earn dividends on all deposited funds, receive special CD and loan rates, and enjoy other exciting club benefits.

City Is Secure

All of your savings and investments in City Credit Union are insured to \$250,000 by the National Credit Union Administration, an agency of the federal government. Our IRAs are also insured up to \$250,000. With this protection, you can rest assured your hard-earned funds are safe with City Credit Union.



Convenience Services

Checking (Share Draft) Account

City Credit Union's Checking Account is completely free – regardless of your account balance! Plus, you'll benefit from a free debit card, free online account access, Overdraft Advance account protection*, free ATM access, free checks (the first 50) and more.

*The credit union is not obligated to pay any non-sufficient funds item. Overdraft Advance is only available to eligible members. Some restrictions apply.



Transactional Account

If you've had financial troubles in the past, but still need a checking option that meets your needs, a CCU Transactional Account can help. You'll enjoy debit card access to your funds as you rebuild your financial record. Members who take advantage of this option and manage their accounts responsibly may be able to switch to a regular CCU Checking Account after six months.

Online Account Access

Around-the-clock access to the credit union is just a click away! You can check your balance, transfer funds, check rates and more through our website, www.city-cu.com.

Online Bill Pay

Securely manage all of your bills with Online Bill Pay. You'll save the cost of postage and envelopes, but the greatest benefit is the time you'll save. Setting up your payments is a snap, and Online Bill Pay is free when you sign up for e-Statements.

e-Statements

With e-Statements, your statements are securely posted online, so you can review your account history from anywhere with an Internet connection. You'll save time, conserve paper and reduce your risk of identity theft.

Visa® Debit Card

The Visa Debit Card offers the convenience of a debit card and ATM card all in one! You can use it to access your accounts at any one of the nearly 5,000 Alliance One surcharge-free ATMs, or make purchases from any merchant who accepts Visa. All transactions are reflected in your CCU Checking Account balance and displayed on monthly statements.



Credit Union Shared Branch

The Credit Union Shared Branch Network gives CCU members more options to conduct their financial business, including more locations, more hours of operation and more convenience. Manage your money at more than 4,200 locations across the country – just look for the swirl!



Teller24

Access your checking account anytime, from anywhere. All you need is a touch tone phone, your account number and a personal identification number. You can check account balances, inquire about cleared checks, transfer funds, confirm deposits and more!

Direct Deposit

With Direct Deposit, your paycheck, Social Security or other recurring check is automatically deposited into your CCU accounts. There is no need for special trips to the credit union and you won't have to worry about lost or stolen checks!

Payroll Deduction

You can make automatic deposits in any CCU account – including family members' accounts – with Payroll Deduction. This convenient service even allows you to make monthly loan payments.

Additional Services

- Money Orders
- Cashier's Checks
- Notary Public Services
- Wire Transfers
- Coin Sorter
- Free Document Shredding
- Plus Much More!



Loans

New & Used Vehicle Loans

City Credit Union offers no-hassle auto, boat, RV and motorcycle loans with no hidden charges, no prepayment penalties, flexible terms and some of the lowest rates in town. Get your loan pre-approved before you shop, so you can enjoy stronger negotiating power with the dealer, take advantage of any available dealer rebates, and save time and money!

Vehicle Loan Protection

Members have the option to purchase additional protection for their investment: GAP Insurance and Warranty Coverage. Our low-cost GAP Insurance will pay the balance of your loan if your vehicle is stolen or totaled and your auto insurance policy doesn't completely cover your losses. Warranty Coverage plans will protect you in case of mechanical breakdown, so you won't have to wrestle with expensive repair bills.

Flex Loan

Our unsecured Flex Loan features low rates and a line of credit up to \$7,500. Limits and rates are determined by your credit score, and you can draw from your funds as often as you like, without the paperwork and hassles.

Signature Loans

Your signature is all you need to secure a loan for the products or services you want. Pay for Lasik surgery, buy new furniture for the nursery, pick out upgraded appliances and more! Borrow up to \$25,000, and enjoy competitive interest rates, flexible terms and affordable monthly payments.

Overdraft Loans

Protect your accounts from bounced checks and merchant penalties. Link your account to an Overdraft Loan, and the credit union will automatically draw from your loan to cover transactions when your checking balance falls short. This loan option is less expensive than traditional Courtesy Pay options, and you only pay interest on the funds you use.

Secured Loans

Use the funds you have on deposit to secure a low loan rate! City Credit Union will loan you the amount you have in CDs or your Share Account, so you can keep your savings and still pay for the things you need.



First Mortgage Loans

We have teamed up with United Consumers Credit Union to offer you the best mortgage options around! Enjoy competitive rates, affordable repayment terms and friendly, personal service. We offer a variety of mortgage options to fit your needs, including fixed and adjustable-rate mortgages, and a biweekly payment plan.



Home Equity Lines of Credit

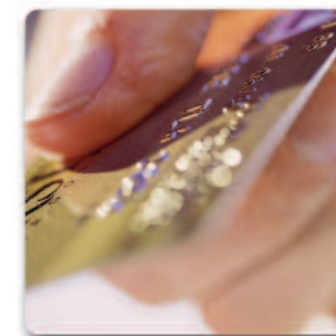
A Home Equity Line of Credit allows you to use the equity you've built up in your home for a variety of purposes. Borrow up to 80 percent of the value of your home, and the money may even be tax deductible (consult your tax advisor for complete details).

Independence HELP

Through our exclusive partnership with the City of Independence and Independence Power & Light, we offer financing as part of the Independence Home Energy Loan Program (Independence HELP). With this special loan, borrowers can enjoy reduced interest rates on loans used to finance the cost of energy efficiency improvements made to primary residences within the city of Independence.

Visa Credit Cards*

Get a City Credit Union Visa Credit Card for the ultimate in flexibility, savings and convenience. You'll enjoy no annual fee, a 25-day grace period on purchases and purchasing power at millions of locations worldwide.



*CCU Visa Credit Cards are issued and underwritten by Elan Financial Services.

Credit Life & Disability Insurance

City Credit Union offers Credit Life and Credit Disability Insurance with all of our loan options. Credit Life Insurance will pay your remaining credit union loan debt in the event of your death, thus avoiding any financial burdens for your beneficiaries. Credit Disability Insurance makes your credit union loan payments in the event you are unable to work due to a disability.