

It's Easy To Cut Your Rate Or Payment Just Ask Your Neighbor.

**Transfer
Your Auto
Loan**

You bought the vehicle you wanted. But maybe you didn't get the best rate on your financing? Or maybe your monthly payment is too high?

Your neighbors at City Credit Union can help. **Refinance your vehicle with us at rates as low as 2.7% APR, with terms up to 72 months.*** You can also refinance your RV, watercraft, motorcycle – even your antique car!

The best thing about refinancing at City Credit Union is we treat you like a neighbor. You'll get friendly service without all the hassles. Contact us and learn more about auto loan refinancing.

*APR=Annual Percentage Rate. Rates and terms are subject to change and based on member eligibility, creditworthiness and other factors. Contact CCU for complete details.



We Have A Gift For You! **Get Extra Cash With Skip-A-Payment**

Extra cash always comes in handy, and City Credit Union knows it's especially welcome during the always-busy holiday season. That's why we offer qualifying members the gift of putting off their loan payment for one month!

Simply pay the lesser of \$50 or 10 percent of your loan payment, and submit the form below at least one week before your payment is due. Or, if you use My City Branch online banking, you can request to skip your payment through the Self Service section.



Yes, I Want To Skip-A-Payment!¹

Name _____

Account # _____

Please take the fee from my City Credit Union:
(please check one)

Savings Checking

	Loan 1	Loan 2	Loan 3
Loan Type			
Payment Amount			
Payment Date(s)			
Payment Method ²			

Signature _____ Date _____

¹Interest will continue to accrue during the month skipped, and Skip-A-Payment will extend the term of your auto loan by one month. Home equity, mortgage and FLEX loans are ineligible for Skip-A-Payment. The loan must be open for 12 months to be eligible for Skip-A-Payment. You can only skip or "extend" one payment per loan every 12 months. ²ACH, automatic withdrawal from a CCU account, payroll deduction or monthly check/cash. If it is through payroll deduction, please inform the credit union of your employer information. Payroll deduction payments will stay in your target account and will not be distributed to the loan. Contact CCU for complete details.



Get The Most From Your Holiday Shopping With Our FLEX Line Of Credit

Black Friday ... Small Business Saturday ... Cyber Monday ... there are plenty of opportunities to save money when gift-shopping for friends and family. With a FLEX line of credit from City Credit Union, you'll save even more money by avoiding use of high-interest credit cards for your holiday shopping.

- Pay competitive rates as low as 5.60% APR.*
- Borrow only what you need, up to \$7,500.
- Enjoy flexible repayment terms.

We can help you get the most from your holiday shopping! Call, click, or stop by to apply in time for this year's shopping holidays.



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Celebrate The Authentic Difference

For more than 160 years, credit unions have put people before profit. "The Authentic Difference," this year's International Credit Union Day theme, zeroes in on what makes credit unions different from other financial institutions – our principles. We think ideas like people before profit, social responsibility and financial education improve lives.

Oct. 20 When we wish you a happy ICU Day at City Credit Union, know that we're thanking you for belonging to a movement that's helping your neighbors – and people around the world – grow, thrive and follow their dreams.



Cooperative Principles Of Credit Unions

All cooperatives, including City Credit Union, share common principles.

1. Democratic Control

One member equals one vote. Whether you have \$5 or \$5 million on account with us, your voice is equal.

2. Open & Voluntary Membership

Members are connected by a bond of association, fostering a sense of community. We serve anyone who lives or works in Jackson County.

3. Non-Discrimination

Credit unions are open to all without regard for race, orientation, nationality, sex, religion, gender or politics.

4. Service to Members

Credit unions are ranked No. 1 in service in numerous surveys, because we exist to serve members, not profit.

5. Distribution to Members

Credit unions return all profits to our members through dividends, lower fees, better rates and improved services.

6. Building Financial Stability

Credit unions are historically stable organizations. We're owned by our accountholders, so we can't take unnecessary risks.

7. Cooperation Among Cooperatives

Credit unions and cooperatives share the same principles. Together, we amplify each other's good works.

8. Social Responsibility

Credit unions strive for social justice by committing to strengthening our communities and helping people of modest means.

9. Ongoing Education

Credit unions prioritize financial education for our members, employees and communities as part of our pursuit of social justice.

Source: Credit Union National Association

Holiday Closings

Our office will close to observe the following holidays:

Columbus Day	Monday, Oct. 10
Veterans Day	Friday, Nov. 11
Thanksgiving	Thursday, Nov. 24
Christmas (observed)	Monday, Dec. 26
New Year's Day (observed)	Monday, Jan. 2

Remember, even when we are closed, you can still access your accounts with My City Branch online banking and Mobile Money smartphone banking, as well as with your Visa® debit card.



2550 S. State Route 291
Independence, MO 64057
(816) 252-2415

City-CU.com

Teller 24: (816) 252-2415, option 2

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



Federally Insured By NCUA