

If You Need New Wheels At A Payment You Can Afford ...

Just Ask Your Neighbor.

Your neighbors at City Credit Union can help you finance your new or used car, truck or motorcycle with service that's quick, hassle free and ... well, downright neighborly.

- Borrow as much as 100% of the value of your new or used vehicle.
- Pay fixed rates as low as 2.70% APR.¹
- Take up to 72 months to repay, with no early payment penalties.
- Choose the option of skipping one payment every 12 months.²
- Protect your investment with low-cost GAP insurance, extended warranty options and CU Road Pal roadside assistance.



Visit our website, call us or stop by our branch to get preapproval before you start shopping, while rates are still low!

¹APR=Annual Percentage Rate. Rates and terms are subject to change and based on member eligibility, creditworthiness and other factors. ²Interest 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. Contact CCU for complete details on all offers.

2017 Credit Union Youth Month Offer

Enter to win up to a \$25 deposit when you visit our office and make a deposit on any Friday or Saturday in April!^{*}

**Members up to age 17 are eligible for this offer. Deposits must be made in person. Payroll deposits or deposits made through account transfer are not eligible. CCU will draw one name every Friday and Saturday in April and match the winner's deposit up to \$25. The chances of winning depend on the number of entries received. Offer valid 4/1, 4/7-4/8, 4/14-4/15, 4/21-4/22 and 4/28-4/29. Contact CCU for complete details.*

Visit City Credit Union during April, and help us celebrate National Credit Union Youth Month by helping your children and grandchildren spread their savings wings. We'll help your kids and teens soar with our first-time services.



- **Savings account:** Members up to age 17 will receive quarterly dividends.
 - Sprout Account for children up to age 5
 - Timber Account for students ages 6 to 12
 - Branch Out account for teens ages 13 to 17
- **Branch Out checking account:** Young earners can manage their money with our debit card and online/mobile banking.
- **Grow Up CD:** This three-year certificate allows young savers to put away up to \$3,000!
- **Auto loan:** We make financing that first vehicle easy and convenient for members ages 16 to 22.
- **Personal loan:** Members ages 16 to 22 can learn about managing a small loan.

Stop by our office to open an account for the young people in your life!

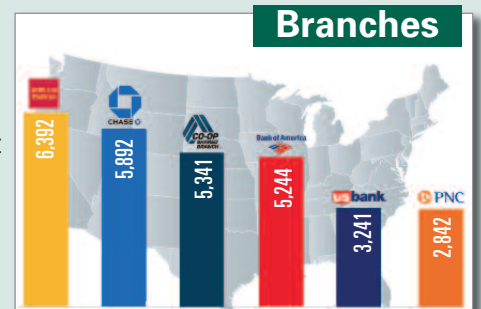
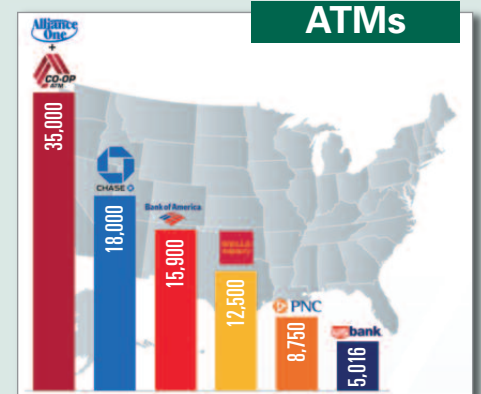
We're #1 (And #3)!

City Credit Union has one office with an ATM in Independence, so if we told you that we have the **largest ATM network** and **third-largest branch network** in the U.S., you'd probably think we'd need our heads examined.

We participate in CO-OP, which lets our members visit **nearly 30,000 surcharge-free ATMs** and **more than 5,300 branches** across the country – just as if you were at City Credit Union's ATM or office! In addition to CO-OP, we also participate in Alliance One, which has **more than 5,000 surcharge-free ATMs** across the county.

To find an ATM or branch near where you live, work or play:

- Visit AllianceOne.coop or download the Alliance One ATM locator mobile app through your mobile device's app marketplace.
- Visit AllCO-OP.org, download the CO-OP mobile app through your mobile device's app marketplace, or call toll-free (888) 748-3266.



Get HELP From Your Neighbors

Through The Independence Home Energy Loan Program

For more than five years, City Credit Union has partnered with Independence Power & Light to help local homeowners make energy-efficient repairs and upgrades to their residences.

- Open to owner-occupants who reside in Independence city limits.
- Borrow up to \$15,000 at rates as low as 3.20% APR.*
- Repay the loan within 10 years.

Get help from local people you know and trust. Visit IndependenceHELP.org for complete details on the application process, qualifying projects, participating contractors and more!

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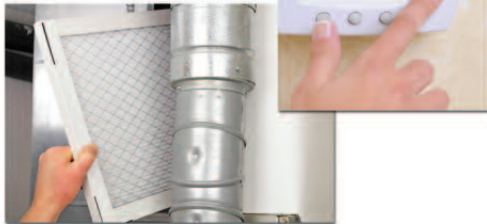


HVAC Maintenance Checklist

Maintain your equipment regularly to prevent future problems and unwanted costs. Keep your cooling and heating system at peak performance by having an HVAC professional do annual pre-season check-ups. HVAC companies get busy once summer and winter come, so it's best to check the cooling system in the spring and the heating system in the fall.

A typical maintenance check-up should include the following.

- **Check thermostat settings** to ensure the cooling and heating system keeps you comfortable when you are home and saves energy while you are away.
- **Tighten all electrical connections** and measure voltage and current on motors. Faulty electrical connections can cause unsafe operation of your system and reduce the life of major components.
- **Lubricate all moving parts.** Parts that lack lubrication cause friction in motors and increases the amount of electricity you use.



- **Check and inspect the condensate drain** in your central air conditioner, furnace and/or heat pump (when in cooling mode). A plugged drain can cause water damage in the house and affect indoor humidity levels.

- **Check controls of the system** to ensure proper and safe operation. Check the starting cycle of the equipment to assure the system starts, operates, and shuts off properly.
- **Inspect, clean, or change air filters** once a month in your central air conditioner, furnace, and/or heat pump. Your HVAC professional can show you how to do this. A dirty filter can increase energy costs and damage your equipment, leading to early failure.

For more tips and information on making your home more energy-efficient, visit EnergyStar.gov!

Source: EnergyStar.gov

Thank you for celebrating the City Credit Union difference with us at our annual membership celebration, held in March! Seventy-six members and guests received reports on our success in 2016, as well as plans for 2017. During the meeting and elections, kids enjoyed making crafts and playing games. After the meeting, members capped off the night playing bingo!

Holiday Closings

Our office will close to observe the following holidays:

Memorial Day	Monday, May 29
Independence Day	Tuesday, July 4

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