

A Better Auto Loan Deal Is Just Down The Street



Refinance Your Car or Truck

With interest rates so low, have you considered refinancing your vehicle? It could cut your monthly payments and save you hundreds of dollars. Your neighbors at City Credit Union make refinancing quick and easy, with rates and terms that are down-right neighborly!

- Borrow as much as 100% of the value of your vehicle.
- Pay fixed rates as low as 2.97% 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 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 each 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.

Check Reorder Notice

Effective July 1, 2017, members who receive retirement direct deposits, including Social Security, will be limited to two boxes of checks per calendar year.

The state of Missouri and many of its cities will offer a shopping holiday from Friday, Aug. 4 through Sunday, Aug. 6. During this time, purchases such as clothing, school supplies, personal computers and their accessories won't be subject to sales tax. For complete details, visit dor.mo.gov and search for 'back to school.' **Add to these back-to-school savings by using City Credit Union's FLEX line of credit!**



Congratulations To Our 2017 Scholarship Winners

Every year, City Credit Union awards two \$1,000 scholarships to students continuing their education, whether at a university, junior college or vocational school. We commend these individuals on their ambition to take their education to the next level.



Kyrsten Mormino



Michaela Reynolds

This year's recipients are:

- **Kyrsten Mormino**, a Fort Osage High School graduate, will attend Rockhurst University this fall as a freshman.
- **Michaela Reynolds**, a student at Graceland University, will continue her education as a senior.

Both recipients displayed a true understanding of the credit union mission of "people helping people." Their dedication to their academic success and community involvement are to be commended. City Credit Union wishes Kyrsten, Michaela and all our 2017 high school graduates success in their new adventures. Watch our newsletter and website for our 2018 scholarship competition next winter!



Our Wise Winners Saved During Youth Month

Four lucky, young credit union members each won a \$25 gift card as part of our Credit Union Youth Month celebration in April. Every member up to age 17 was eligible to win by visiting our office and making a deposit.

Congratulations to:

- Jillian
- Kenzie
- Ryder
- Sierra

Thanks for being part of the credit union difference!

Holiday Closings

Our office will close to observe the following holidays:

Independence Day
Tuesday, July 4

Labor Day
Monday, Sept. 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.

Too Many Regulations Hurt Credit Unions

While big Wall Street banks were bailed out by taxpayers in the fallout of the financial crisis, financially sound credit unions like City Credit Union helped middle-class families weather the storm. Credit unions didn't cause the problems that pushed the economy into the Great Recession, but we have disproportionately paid the price through expensive regulatory burdens.

Complying with the new regulations is costing you and 105 million other credit union members an estimated \$71 a year. That's \$72 billion annually! What are some examples?

- Extra mortgage paperwork that creates higher costs and longer waits on purchasing a home.
- Potential new rules that would make it harder for credit unions to offer members short-term loans in the event of an emergency, pushing them instead toward abusive predatory lenders.
- Overdraft protection rules that make it harder for credit unions to offer this service to members when they mistakenly overspend or need the convenience of an overdraft service while in line at the grocery store or elsewhere, even for responsible consumers who choose to pay for the protection.
- One in four credit union staff members now spends significant time completing government paperwork, instead of serving members like you.

Let your legislators know that while cracking down on the abuses of Wall Street banks is a good idea, applying the same one-size-fits-all regulations to local institutions on Main Street makes no sense. Trusting member-owned credit unions to know their members and provide them the financial services they need is just common sense. Credit unions and their members deserve to be treated fairly. Visit CommonSenseRegulations.com to take action.

Middle Class Campaign For

COMMON-SENSE REGULATION

BROUGHT TO YOU BY AMERICA'S CREDIT UNIONS



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