

It's Possible To Save More & Spend Less

Just Ask Your Neighbor

As the new year arrives, many people make financial resolutions to save more money or spend less. When you consolidate your debt with City Credit Union, you can do both!

Homeowners can open a **home equity line of credit** for rates as low as 4.61% APR to consolidate credit card debt, pay off bills and cover necessary purchases using the available equity in your home.* Don't own a home? Don't worry! We offer a **FLEX line of credit** that provide rates as low as 7.96% APR and flexible terms.*

Using either of these loan options, you can avoid making multiple monthly payments, minimize the interest you pay and reduce your debt faster. Visit City-CU.com to learn more about your loan options, and apply today!

*APR = Annual Percentage Rate. Rate subject to change. Loan eligibility based on creditworthiness and other factors. Contact the credit union for complete details.



Your Phone + Our Mobile Services = Finances Handled

When you need to manage your money on the go, all you need is your smartphone and City Credit Union.

- **Mobile Money:** Use mobile banking to check your account balances, pay bills and transfer funds if needed.
- **ATM & branch finder:** Make sure you have CO-OP's ATM/Shared Branch Locator app on your phone. You can find a surcharge-free ATM or shared branch near you. Or, you can text your ZIP code to 91989 to find an ATM or shared branch nearby.

Everything you need for money management is in the palm of your hand. Visit My City Branch online banking today to get started!

You're Invited To Our

Annual Membership Celebration

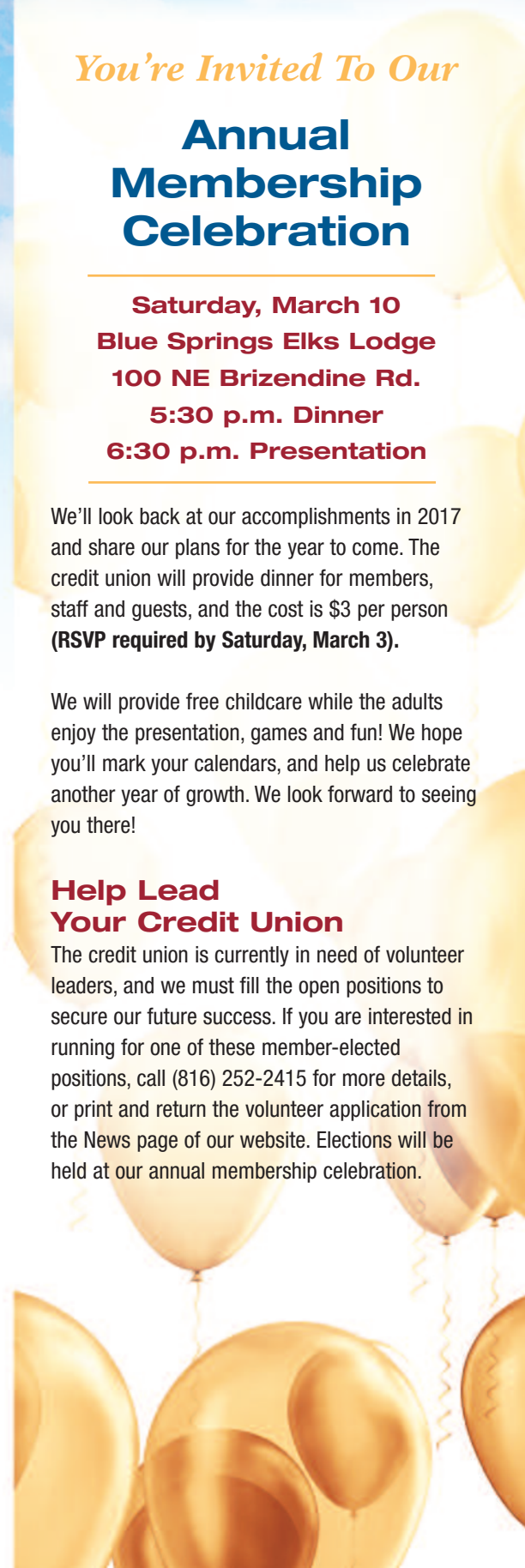
Saturday, March 10
Blue Springs Elks Lodge
100 NE Brizendine Rd.
5:30 p.m. Dinner
6:30 p.m. Presentation

We'll look back at our accomplishments in 2017 and share our plans for the year to come. The credit union will provide dinner for members, staff and guests, and the cost is \$3 per person (**RSVP required by Saturday, March 3**).

We will provide free childcare while the adults enjoy the presentation, games and fun! We hope you'll mark your calendars, and help us celebrate another year of growth. We look forward to seeing you there!

Help Lead Your Credit Union

The credit union is currently in need of volunteer leaders, and we must fill the open positions to secure our future success. If you are interested in running for one of these member-elected positions, call (816) 252-2415 for more details, or print and return the volunteer application from the News page of our website. Elections will be held at our annual membership celebration.



A New Look Online

The new City-CU.com is live! If you've been to our website recently, you've probably noticed an updated layout, designed to help you find the information you need, fast. We hope you'll explore the new site, check out the information, applications and resources, and then let us know what you think!



Holiday Closings

Our office will close to observe the following holidays:

Martin Luther King Jr. Day

Monday, Jan. 15

Presidents Day

Monday, Feb. 19

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.

Attn: High School Seniors

Apply For Our \$1,000 Scholarship

If your student is headed for college next fall, come to City Credit Union first! We're giving away two \$1,000 scholarships this year, and we're accepting applications from qualified members now.

High school seniors, trade-school students and current college students are encouraged to apply by **April 6**. They need only be City Credit Union members who've been in good standing for 12 months and plan to enroll as a full-time student in the fall of 2018. Complete details and application information is available on our website, City-CU.com.

Interested members should mail completed applications to City Credit Union, Attn: 2018 Scholarship Committee, at 2550 S. State Route 291, Independence, MO 64057.



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