

Get Help With Those Back-To-School Supply Lists

Use Our FLEX Line Of Credit To Cross Off Every Item On Your Shopping List

From small items like pencils and markers to major purchases like scientific calculators and tablets, let your neighbors at City Credit Union help you get everything you need. Avoid the pitfalls of store cards with our FLEX line of credit, and use the funds whenever and wherever. Use it again and again throughout the school year to replace worn-out backpacks, lost lunchboxes and outgrown shoes. With FLEX, you'll enjoy:

- Competitive rates as low as 7.96% APR.*
- Up to \$7,500 available for withdrawal or transfer.
- Flexible repayment terms.

Apply today to get an early jump on back-to-school shopping!

*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.



Cities throughout Missouri will participate in the state's back-to-school tax holiday beginning Friday, Aug. 3 through Sunday, Aug. 5. Parents and students are encouraged to use this tax-free holiday to purchase back-to-school necessities like clothing, school supplies and even personal computers and accessories. Search "back to school" at dor.mo.gov for more details. For even greater savings, use your FLEX line of credit during this tax-free weekend!



Are You Paying Too Much For Your Auto Loan?

Let Your Neighbors Help You Find A Better Deal

If you financed the purchase of a new or used vehicle through a dealership, your monthly payment may be saddled with high interest rates and other charges. Owning a car doesn't have to be quite so expensive, though. As your neighbor, City Credit Union wants to ease the financial burden of your monthly car payment. By refinancing your auto loan with City Credit Union, you'll enjoy several benefits, including:

- Fixed interest rates as low as 2.97% APR.*
- Flexible repayment terms up to 72 months, with the option to skip a payment every 12 months.**
- Added loan protection like GAP coverage, extended warranty and roadside assistance.

With a lower interest rate and flexible repayment terms, you could significantly reduce your monthly payment. Stop by our office or visit our website to apply today!

*APR=Annual Percentage Rate. Rates are subject to change and loan eligibility is based on creditworthiness and other factors. **Interest continues to accrue during month skipped, and each Skip-a-Payment extends term of loan by one month. Home equity, mortgage and FLEX loans are ineligible. Loan must be open for 12 months to be eligible, and you can only skip a payment once per loan in each 12-month period. Contact CCU for complete details.



Congratulations To Our 2018 Scholarship Winners

Each year, City Credit Union supports our neighbors by awarding two \$1,000 scholarships to students continuing their education at a university, junior college or vocational school. With six outstanding applicants, this year's decision was tough. Our 2018 scholarship recipients are:

- **Kyrsten Mormino**, a graduate of Fort Osage High School continuing her education at Rockhurst University.
- **Kaili JiMei Miller**, a graduate from Truman High School continuing her education at Drake University.

Both Kyrsten and Kaili demonstrated a deep understanding of our "people helping people" mission and exemplified our neighborly values in their commitments to serving their communities. City Credit Union wishes Kyrsten, Kaili and all of 2018's high school graduates success as they begin this new journey. Check our website for information about our 2019 scholarship competition.

Learn How To Manage Money Better As A Couple



Money is a leading cause of conflict in relationships, so learning to manage your finances as a team is crucial. Here are some tips to improve your financial habits:

- **Communicate:** Communication is key in any successful relationship, but it's vital when it comes to your finances. Be open with your partner about your financial history and your goals for the future. Discuss any major purchases in advance, particularly when they involve debt.
- **Keep an Open Mind:** Whether you keep your accounts separate or decide to combine your funds in a joint account, keep an open mind when it comes to budgeting and spending. What works for you may not work for your partner and vice versa. Stay open to trying things a different way so you can find something that works for you both.
- **Use Technology:** If paper and pen works for you both, great! If not, there are plenty of other tools you can take advantage of, many of which you can access right from your phone. Consider using a budgeting app or software that not only tracks purchases, but also helps you set and achieve financial goals.

When you work as a team, you'll find your financial goals are within reach!

Big Savers During Youth Month

We celebrated Credit Union Youth Month in April by encouraging young members to stop by our branch and make a deposit for a chance to win a \$25 gift card. The drawing was open to members up to age 17 who made at least one deposit. This year's winners are:

- Shaun A. • Halei C. • Xander H.
- Macalah P. • Catherine S.

Thanks to all our young members who participated for being part of the credit union difference!



Holiday Closings

Our office will close to observe the following holidays:

Independence Day	Wednesday, July 4
Labor Day	Monday, Sept. 3

Remember, even when we're closed, you can still access your City Credit Union accounts through 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