

# CITIES CHAT



Winter 2016

## Previewing technology updates for 2016

Cities Credit Union had another successful year in 2015 launching our new website, the AskAuto™ auto purchasing app and TouchBanking™ mobile banking app. We are excited to carry this momentum into the new year with these new services slated for early 2016:

This secure function allows you to take a photo of the check you wish to deposit and transmit it securely for deposit into a Cities checking account. The check image is transmitted through the Federal Reserve much the same way our in-person checks are processed.

### New bill pay system in online banking

Good news! Cities is onboard with a new bill pay system to go live in the spring! This is a state-of-the-art payment processing platform that will allow you many more functions than the current system. New features include: same-day payments, person-to-person payments and account-to-account (another financial institution) direct payments. More details coming soon!

### Mobile deposit check capture function

We have beta-tested and are ready to launch the mobile deposit (check) capture function in our mobile banking app.



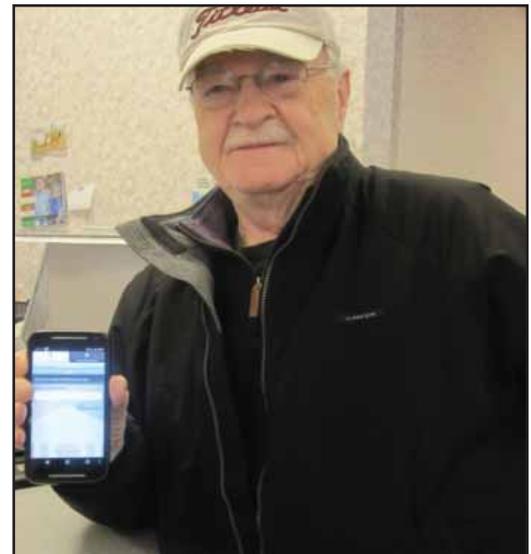
## Mobile banking convenience--leave your laptop at home!

At Cities Credit Union, we pride ourselves in giving you the most-current tools to manage your accounts from anywhere. Our mobile TouchBanking™ app gives you safe, secure account access any time right at your fingertips.

Longtime member, Bob Bloom swears by our new mobile app. When Bob travels, he loves the convenient access of the TouchBanking app. He uses the ATM locator to find fee-free ATMs and conducts all his banking business with ease.

"I can leave my laptop at home! Everything is right here on my phone. I can transfer funds, check my balances and look at my history. I'll check my accounts two or three times a day. With all those hackers out there, I constantly keep tabs on my accounts. It takes less than a minute to login and see my account information."

**Want to use the app?** Simply go to the app store for your mobile device and search for TouchBanking™ by Fiserv. You will use your online banking credentials (login\*, security code and security questions). The Cities app code is **GoMobile5115**.



*\*If you use your member number as your login, you must add 00 if you have a four-digit account number or 0 if you have a five-digit account number IN FRONT of your member number upon initial login. (Ex: acct. is 1234, use 001234.)*

**Member Bob Bloom swears by the ease of use of our TouchBanking app. "I can do all my banking on my mobile phone with this app."**

# Cities Credit Union

## Cities news briefs

### Meet Dexter, 2015's Dog of the Year

Cities Credit Union is pleased to announce our 2015 Dog of the Year winner: Dexter the Yorkie!

We first met Dexter as six-weeks-old, Dexter D. Dog swaddled in a purple and pink striped purse.



He is now a little over a year old and greets the Cities teller staff with great enthusiasm (he practically jumps out of the car) at the drive-up window!

Congratulations to Dexter and his doting parents, Efrain Santiago and Deanna Wyman!

### Family Involvement Council sponsors \$10,000 in scholarships for 2016-2017.

The Minnesota Family Involvement Council, a committee of the Minnesota Credit Union Foundation, is sponsoring \$10,000 in scholarships for credit union members for the 2016-2017 school year.

All applicants must be a member in good standing of a Minnesota credit union and must enroll in a secondary education program (two or four year program at a college, university or technical college, graduate or law school).



Visit [www.mnffc.org](http://www.mnffc.org) and click on the scholarship tab for more information.

Application deadline is Feb. 1, 2016. All applications must be submitted through the above-mentioned website. Winners will be notified by the committee in mid-spring.

### Change of address/phone reminders

- We need you to call or mail us your change of address. A forwarding request from the US Postal Service is not an official change of address and will result in a \$5 fee on your account.

- Changing your address/phone number in the online banking system WILL NOT change this information in the transaction and statement processing systems.

- If you have changed phone numbers, we need you to contact us with your new number. We call members when we have questions about your account (including fraud) and need your current number on file.

Change of address forms can be downloaded directly from our website under the e-Sources link and downloadable forms and should be mailed or faxed back to us.

### 1st quarter holiday hours:

- Fri., Jan. 1<sup>st</sup> - New Year's Day (closed)
- Mon, Jan. 18<sup>th</sup> - MLK Jr. Birthday (closed)
- Mon., Feb. 15<sup>th</sup> - Presidents' Day (closed)

As with all federal holidays, the Federal Reserve does not process direct deposits and ACH transactions on those days we are closed.

### Transfer your big-bank credit cards to a low-rate Cities Credit Union Visa®

Enjoyed your high-rate credit card a little too much this holiday season. . .but not loving it so much now? Dump your high-rate credit card(s) from other institutions, and transfer the balance(s) over to a fixed-rate Cities CU Visa®.

You'll get a low **7.99% APR** on the balance transfer for the first 18 months.



Contact our loan department at 651-426-3773 for your low-rate Cities Visa card today!

3625 Talmage Circle, Ste. 102  
Vadnais Heights, MN 55110  
651-426-3773  
1-800-543-0935  
651-426-0832 (fax)  
[www.citiescu.org](http://www.citiescu.org)

#### Lobby hours

Monday - Friday  
8:30 am - 5:00 pm

#### Drive-up teller hours

Monday - Thursday  
8:30 am - 5:00 pm  
Friday  
8:30 am - 6:00 pm  
Saturday  
8:30 am - 12:00 pm

#### Board of Directors

Dan Pederson, Chair  
Jim Walker  
Roger DeBace  
Jerry Morri  
Tom Brockway

#### Supervisory Committee

Bob Bieniek  
Sylvester Schmidt  
Michael Peterson

#### Member resources

Cities on the Go  
automated phone access  
651-426-7600  
1-877-426-7600

Debit card activation &  
PIN reset  
1-800-567-3451

Online bill pay questions  
1-866-713-7024

Report a lost/stolen  
debit card  
1-800-554-8969

Questions about Visa® card  
1-800-808-7230

Integrity Autosource  
651-426-6411

Routing number:  
296076275

# Hit the open road/water with a loan from us!

Hit the lake, campground or trail with a new or used RV. Rates start **as low as 1.99% APR\*** on boats, snowmobiles, ATVs, jetskis, campers and travel trailers. Now is the time to take advantage of some of our lowest loan rates EVER on recreational vehicles!

## Heading to the boat or RV shows?

Let us pre-approve you for a loan before you shop! We can beat most dealers on rate and terms. Apply online or call our loan department at 651-426-3773, and get approved today!

### St. Paul Sportsmen's Boat, Camping & Vacation Show

- January 14 - 17, St. Paul RiverCentre

### Minneapolis Boat Show

- January 21 - 24, Minneapolis Convention Center

### Minneapolis RV, Vacation & Camping Show

- February 11 - 14, Minneapolis Convention Center



\*38- mo. term. On approved credit. Terms and rates subject to change without notice.

## Win cash prizes AND save with a new WinCentive™ account.

Who doesn't like to win, especially cold, hard cash? Cities Credit Union is launching a new savings product in 2016--the WinCentive™ savings account. This new account was created to get members saving.

The WinCentive™ account offers a higher rate than our share savings account. It works much like an old-fashioned holiday club account in which you commit to save for a 12-month period with no cash withdrawals. As a reward for saving, you have the opportunity to win cash prizes on top of what you earn in the savings account!

### How does it work?

To set up a WinCentive™ account with the credit union, you need a minimum opening deposit of \$5. For every \$25 you deposit (per month), you are entered into a state-wide cash drawing with other participating Minnesota credit unions for a chance to win \$100 (50 prizes drawn each month). Your account may be entered up to four times per month.

There will also be quarterly drawings for \$1,000 prizes and a drawing at the end of the year for one \$5,000 prize. In addition, Cities will also be rewarding one member (at random) \$25 each month.



### Program details:

- Fees will be incurred for early withdrawals before the 12-month period expires.
- You may withdraw funds twice during the period (and incur fees). The third withdrawal within the 12-month period will result in account closure.
- Prizewinners are drawn at random by the program's administrator, the Minnesota Credit Union Network.
- Account holder must be a Minnesota resident to qualify.
- Kids under 18 are eligible for WinCentive™ account with a parent/guardian.
- Prizes will automatically be deposited into the WinCentive account.
- At the 12 month anniversary date from account opening, you may make one penalty-free withdrawal from the account for a period of 30 days after such anniversary date, period.

Visit our website for additional information, or call member services at 651-426-3773 to start saving (and winning) today!

# Cities Credit Union

proudly serves the financial services needs of anyone who lives, works, worships or attends school in Vadnais Heights, White Bear Lake, White Bear Township or Gem Lake. We also serve a number of select employee groups (SEGs). Check our website for eligibility.

We are a member of the White Bear Area Chamber of Commerce and the Vadnais Heights Economic Development Corporation.

For more information, call 651-426-3773 or visit our website: [www.citiescu.org](http://www.citiescu.org).



3625 Talmage Circle, Ste. 102  
Vadnais Heights, MN 55110



We do business in accordance with the Federal Fair Housing Law and Equal Housing Opportunity Act.

## Vacation beckoning? Answer the call!

### Cities vacation loans:

- Max amount: \$2,000
- 5.99% APR\* for one year
- Offer good through  
March 31, 2016

\*On approved credit.

