

CITIES CHAT



Fall 2017

Compare and save with uChoose Rewards[®] Visa.

by Mike Enright, President

Recently, I was talking with someone regarding credit cards and cash-back rewards programs. This person had a Chase Freedom card that offers 1.5% cash back, and it is a decent credit card program. I told them about our uChoose Rewards[™] Visa[®] card and explained the features and benefits of our program. We chatted about how uChoose Rewards[™] compares to the Chase program.

While it is easy to focus on the cash back that other credit card programs offer, there are many benefits of our uChoose Rewards card that **go beyond** a cash-back reward. The uniqueness of our uChoose Rewards Visa is that the program offers 24 different rewards categories (in addition to the 1.0% cash-back offer). These categories including air miles, tickets for sporting and concert events, gift cards, merchandise and so much more.

Also, our cards have also a **fixed interest rate** (APR)

that is much, much lower (as low as 8.95% APR) than the Chase VARIABLE RATE card that starts at 15.99% APR. What does that mean to you? If you carry a balance from month-to-month, you'll pay much less in interest with our card than the other card--which yields bigger money savings than the 1.5% cash-back card.

Many retailers offer specials to earn extra rewards points through our uChoose program that could save cardholders up to 10% on their purchases. Currently, almost 400 merchants are rewarding extra points including Cabela's, Famous Footwear, Macy's and Home Depot. Local retailers also offer bonus points as well. (Explore the many options in the Earn Points section of your online Visa account.)

Lastly, we do not have an annual fee on our Visa cards.

Learn more or apply online at citiescu.org.



Make holiday wishes Come True!



*on approved credit of 640 and above. 12-month term.

Cities Credit Union

3625 Talmage Circle, Ste. 102
Vadnais Heights, MN 55110
651-426-3773
1-800-543-0935
651-426-0832 (fax)
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
Michael Peterson
Melissa Rippie

Member resources
Automated phone access
651-426-7600
1-877-426-7600

Debit /ATM card activation and PIN reset
1-800-567-3451

Online bill pay support
7 days a week
6 a.m. - midnight
1-844-596-1510

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

Questions about Visa® card
1-855-441-7705

Integrity Autosource
651-426-6411

Routing number:
296076275

Cities news briefs

Fall Shred Week is Oct. 16 - 20.

Cities Credit Union is hosting its annual fall shred week Oct. 16 - 20 in our lobby. This is a great opportunity for members to purge their unwanted personal documents (bank and credit card statements, old tax returns, canceled checks, bills and credit card applications) in a safe, secure manner.

To ensure all members have a chance to dispose of their documents, we ask that you limit your shredding to one grocery-sized bag. And, PLEASE REFRAIN from shredding greeting cards, magazines and other items that may be recycled with your regular garbage pickup.

Visa® Gift Cards--worry-free gift giving!

It's time to think about holiday shopping, and Visa Gift Cards from Cities Credit Union make it a breeze--they're the right style, size and color every time.

Available for purchase any time for a nominal \$5 processing fee at the teller counter. Cards can be activated from \$5 - \$1,000 and can be used any point-of-sale that accepts Visa.



Vadnais Heights Lions Holiday Food & Toy Drive begins week of November 20.

The credit union is an official drop site for the Vadnais Heights Lions Club's annual holiday food and toy drive.



Starting Nov. 20, we will accept cash donations, non-perishable food items and new, unwrapped toys. The drive runs through Dec. 13.

October Great Pumpkin Giveaway!

Stop into Cities and get a free mini pumpkin from us. During October, members who visit our branch office can receive pumpkin in our lobby while supplies last. **One per member, please.**



Holiday skip-a-pay is back!

Cities Credit Union has brought back the skip-a-pay program for this upcoming holiday season. We have revamped the program to include home equity loans and home equity lines of credit.

Loan skip-a-pay runs during November, December and January. Each skipped loan is subject to a \$25 processing fee (per loan skipped). You may only skip one payment (per loan) during the skip-a-pay period with a maximum of four skips during the life of the loan. Please note that we cannot stop an ACH auto payment made through direct payroll deposit or electronic transfer from another financial institution. We **will continue** to draw those funds and will automatically deposit those funds to your Share Savings account. Some restrictions apply.

Download a skip-a-pay form from our website or stop by our office for a form. For more info, call the loan department at 651-426-3773.

Same-day ACH debits now available.

Beginning on Friday, Sept. 15, certain electronic payments may post to member's accounts the same day they are made.

Many merchants and billing companies may offer you the option to make a same-day electronic payment--such as to pay a bill or to transfer funds. If you agree, then the funds might be debited from your account as soon as that very same day. We're doing our part to make it faster and easier for members to make electronic payments.

WinCentive™ Accounts winners

June winners: Geri B. - \$25, Karen K. \$100
July winner: April S. - \$25
August winner: April S. - \$25

Pay bills! Make transfers! Deposit checks! Mobile banking makes life easier at Cities.

With mobile technology taking over everything in our world, Cities Credit Union has adapted the latest mobile banking technology to meet (and hopefully, exceed) our members' needs and expectations. You can perform just about any banking function in our Touch Banking app. Want to transfer money from savings to checking? Pay a bill online? Can't make it to the credit union to deposit a check into your checking account? **No problem!** Do it all with mobile banking. Sign up today!

Go mobile with Cities Credit Union!

If you have a smart phone, take your credit union accounts with you everywhere you go! Using the mobile app is easy and secure (plus, it's a lot easier to use than using online banking on a small screen).

Go to the Apple App Store or Google Play Store on your device.

- Search for Touch Banking by Fiserv
- Load the app using app code: GoMobile5115
- Enter your online banking login ID (if you have a numeric ID, add zeroes to the front to make it a 6-digit login ex: your login is 12345--add one zero in front 012345 to equal six digits).
- Enter your online banking security code (password).

Check balances, transfer funds, pay bills (if you have bill pay) and make remote deposits (must have checking for this function).



See how fun and easy buying a car can be!

Make your next car buying experience a stress-free one. Cities Credit Union's on-site auto broker, Brett Broghammer with Integrity Autosource, Inc., makes buying your next car very easy. . .and even fun!

Integrity Autosource also has vehicles available for purchase in the credit union's parking lot and on their website at www.integrityautosource.net.

Why use our on-site broker service?

If you've ever kicked tires at a dealership, you were probably hounded by a salesperson who may have pressured you into buying something you didn't want or weren't ready to buy. **You won't get that here.**

You'll get straight forward answers to your questions, and he'll do his best to find the vehicle you are looking for at a great price. Any make, any model, any budget – NEW OR USED!

Lifetime powertrain warranties now available on Integrity vehicles!

Integrity Autosource's warranty company now offers lifetime powertrain warranties on all vehicles Integrity sells with less than 100,000 miles. The lifetime warranty will not only apply to vehicles in stock, it will also apply to special order vehicles that are found for members.

All vehicles that qualify will be sold with a lifetime powertrain warranty which includes the engine, transmission, front/rear drive axles, 4WD/AWD components and turbo charger if applicable.

Not only will you get a quality, mechanically inspected vehicle, you will also get a great warranty! Visit integrityautosource.net



There is NO CHARGE for you to use this service, and you get to take delivery of your new or used car at the credit union. We also offer loan rate discounts at Cities if you purchase through Integrity.

Call Brett at 651-426-6411 or log on to his website for more information about the full-service auto purchasing program. With nearly 25 years of experience, you'll be glad you chose Integrity Autosource. See how fun and easy buying a car can be!

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.

Like us on Facebook!



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.

Holiday hours

- Monday, Oct. 9 - Columbus Day (closed)
- Friday, Nov. 10 - Veterans' Day (closed)
- Thursday, Nov. 23 - Thanksgiving (closed)
- Monday, Dec. 25 - Christmas Day (closed)
- Monday, Jan. 1 - New Year's Day (closed)

Get your pick of the patch!

Pick your perfect loan and **SAVE BIG!**

- Auto loans as low as **.99% APR**
- Home equity loans as low as **2.99% APR**
- **uChoose Rewards Visa** as low as **8.95% APR**

Apply today!

*APR = annual percentage rate. On approved credit. Rates are subject to change without notice.