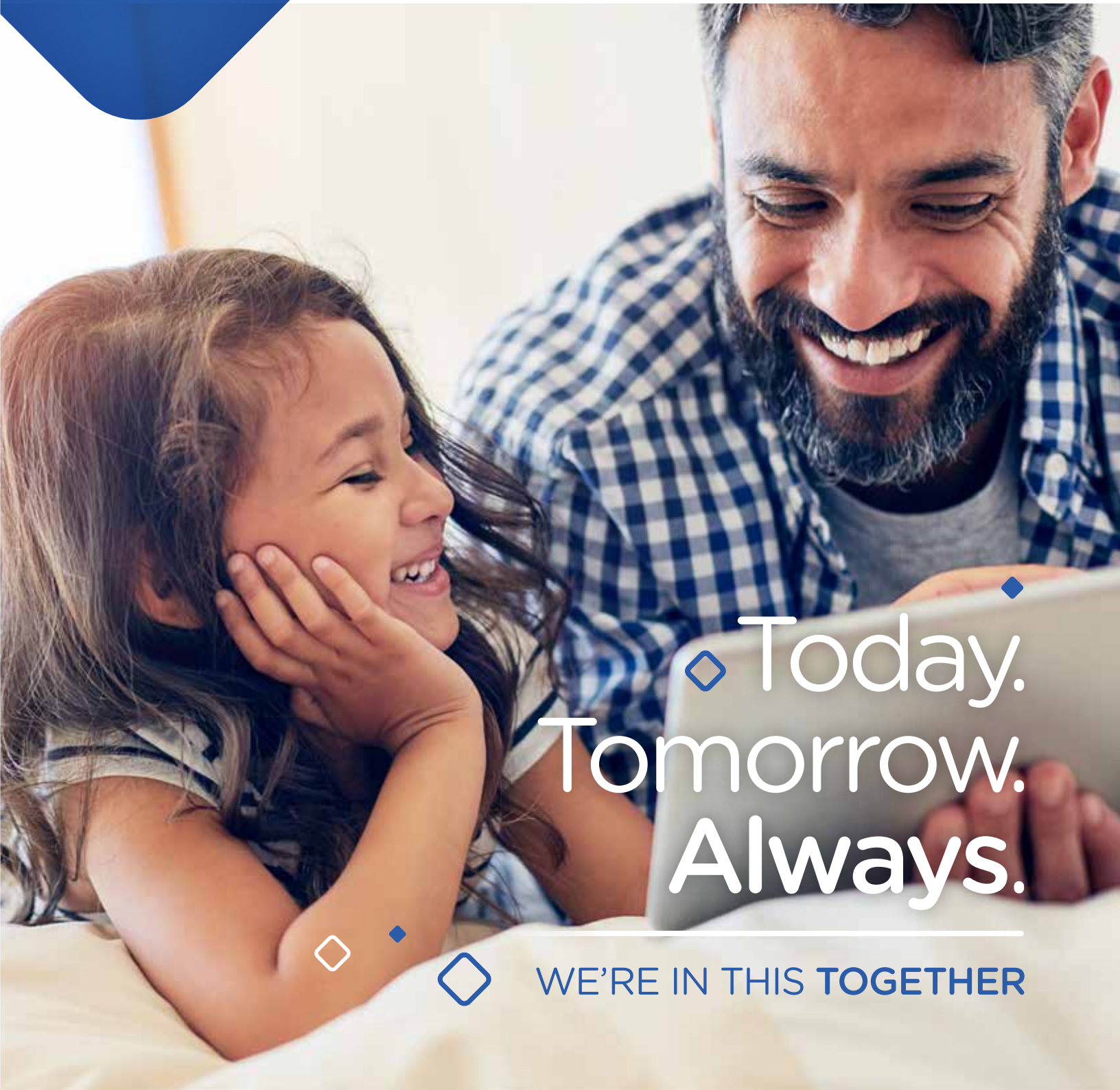




THE
MEMBER'S
CONNECTION

SPRING 2020



◆ Today.
◆ Tomorrow.
◆ Always.



WE'RE IN THIS TOGETHER



FINANCIAL TOOLS & RESOURCES

So you can focus on
what's most important.

During this extraordinary time, reduce the strain on your budget and keep more money in your wallet with a City & County financial solution that fits your needs.

▶ SKIP-A-PAY | Stop the Stress of Payments

Reduce the stress on your monthly budget by skipping an existing City & County auto, recreational, personal, fixed home equity loan or credit card payment. Call us at **(651) 225-2700** to get started.

▶ RELIEF LOAN | Get Money Fast

Get the money you need now with a low-rate Relief Loan. Borrow up to \$3,000 with rates as low as 3.99% APR and terms up to 24 months. **Apply online** and select 'Relief Loan' within our online application or call **(651) 225-2700** for more details.

▶ REFINANCE | Lower Your Monthly Payment

Refinancing your mortgage or auto loan could save you money and lower your monthly payment. To learn more about your refinancing options call us at **(651) 225-2700**, **apply online** or calculate savings with our free online calculators at ccu.com/loan-calculators.



NOT SURE WHICH OPTION IS BEST FOR YOU?

Call us at **(651) 225-2700** or connect with us on **live chat**.

To qualify for Skip-a-Payment, your City & County loan must be in good standing. Requests must be received at least 10 business days prior to payment due date. Not applicable to first mortgages, home equity lines of credit, checking lines of credit, or single pay notes. Credit card must be open and in good standing. If your payment comes directly from one of your CCCU deposit accounts, dollars will remain in your account. If you have automatic payment from another financial institution, you will need to stop your payment with the originating financial institution. Interest will continue to accrue on your principal balance and regular payments will resume in the following month. Other restrictions may apply. Subject to approval.

APR = Annual Percentage Rate. Rates effective 3/17/2020. Offer valid through emergency COVID-19 period and subject to change without notice. Actual rate based on applicant's credit qualifications and loan terms. Terms only up to 24 months. Monthly payment per \$1,000 for 24 months at 3.99% APR is \$43.43. Valid for new loans only. Some exceptions may apply. Call us for complete details. Insured by NCUA. Equal Housing Opportunity.



Today.
Tomorrow.
Always.

**WE'RE IN THIS
TOGETHER**

At City & County Credit Union, during the best and even most challenging of times, our top priority will always be the financial well-being of our member-owners.

WHY? BECAUSE TODAY, TOMORROW & ALWAYS – WE'RE IN THIS TOGETHER.

Although a bit more 'social distancing' required, know that we're here to answer your questions, support you with financial solutions and most importantly – help you stay connected.



MEMBER CONNECTIONS

To talk with a City & County team member, call our Member Connections team at **(651) 225-2700**, Monday – Friday 7:30 AM to 5 PM and on Saturdays from 9 AM to Noon.



DIGITAL BANKING SOLUTIONS

Easily manage your money from the safety of your home with City & County digital banking solution. Login to online banking or download our mobile app to get started.



LIVE CHAT

Use Live Chat to virtually connect with City & County Credit Union. Get your questions quickly answered by selecting the chat icon in the bottom right corner at [cccu.com](https://www.cccu.com).



100,000+ FREE ATMS

Enjoy access to 100,000+ fee-free ATMS nationwide alongside our 8 Minnesota branch locations. To find an ATM near you, visit [cccu.com/branch-atm](https://www.cccu.com/branch-atm).

Regardless how you connect with us, know that even when we're apart, **we stand together.**

LEARN MORE BY VISITING [CCCU.COM/UPDATES](https://www.cccu.com/updates)

A Safer, Smarter Way to Bank

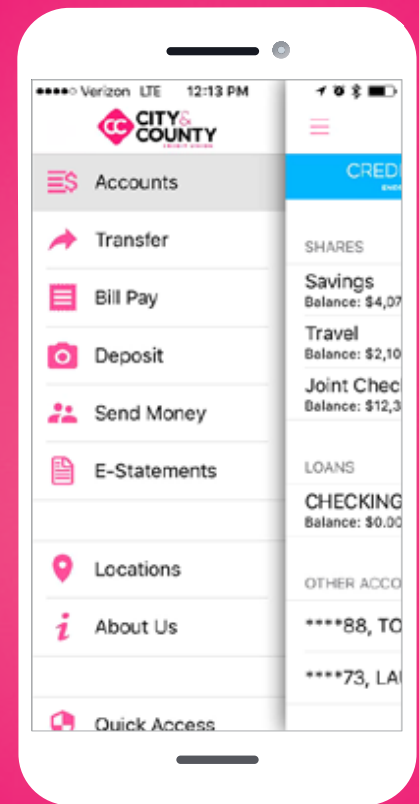
CITY & COUNTY MOBILE BANKING

Monitor your accounts, manage your finances and make remote check deposits all from the comfort and safety of your home with City & County Credit Union's mobile app.

- Deposit checks with the snap of a picture
- Transfer money between accounts
- Automate monthly payments with Bill Pay
- Easily pay friends with Send Money
- View your eStatements

STAY SAFE, STAY HOME & GO MOBILE BY
DOWNLOADING OUR APP TODAY!
SEARCH 'CITY & COUNTY' IN YOUR APP STORE.

Insured by NCUA. Some restrictions apply for Mobile Deposit. Call us for more details.



Expecting a Stimulus Check?

SET UP DIRECT DEPOSIT

With Direct Deposit, you'll enjoy quick and easy access to your funds rather than waiting for a check in the mail. And it's simple to set up.

Setting up Direct Deposit is Easy

Provide your tax preparer or your payroll department with City & County's routing number and your checking account MICR number.

**CITY & COUNTY'S
ROUTING NUMBER**
296075810

YOUR MICR NUMBER

Log into Mobile Banking, select your checking account & find your MICR number directly under your available balance.

**TO SET UP DIRECT DEPOSIT TO YOUR SAVINGS ACCOUNT,
CALL US FOR MORE INFORMATION.**

TIP TO CHECK ON THE STATUS OF YOUR STIMULUS PAYMENT, VISIT [IRS.GOV/CORONAVIRUS/GET-MY-PAYMENT](https://www.irs.gov/coronavirus/get-my-payment)

Insured by NCUA.

Your Safety is Our Priority

STATE OF THE CREDIT UNION BY

Patrick Pierce | CCCU President



Your money is safe with City & County Credit Union, and we want you to be safe, too.

Although your daily experience with us may continue to change, our team is here for you and is committed to helping you every way we can. Thank you for your patience and understanding as we move as quickly as possible to serve you with the right balance between the highest member service and the protection of our members, employees and communities.

Your Funds are Safe

As an NCUA-insured credit union, at City & County Credit Union your deposits are safe. To provide an additional \$250,000 in savings coverage, we've partnered with Excess Share Insurance Corporation (ESI). As a result, funds are insured to at least \$500,000 and possibly more depending on account structure and ownership.

Beware of Scams

The tactics are the same, but scammers will use fear around this event to perpetuate their crimes. Be cautious with emails, keep anti-virus software up to date, and be suspicious of charities, products or investment opportunities related to the coronavirus. For tips & tricks on how to protect yourself, visit cccu.com/fraudcenter.

We're Here for You

We're still open for business and here to help you manage and access your money. While we miss seeing you temporarily in our lobbies, we plan to stay connected. Connect with us on live chat, call us, comment on our posts, send us direct messages, and let us know what you need during this time. We'll get through this, together.

Taking care of you, our members, is incredibly important to all of us at City & County Credit Union and although our lives may be disrupted during this unusual time, we will come out of this stronger than ever, together.

PATRICK PIERCE
PRESIDENT/CEO

COVID-19 Resources

For more details on our COVID-19 response - including resources for Business Members and free online learning for kids - visit cccu.com/updates.





144 11TH STREET EAST
ST. PAUL, MN 55101-2380

CHANGE SERVICE
REQUESTED

SERVICES

SAVINGS & CHECKING

Savings
Checking
Money Market
Certificates
IRAs
Business Accounts
Youth Accounts
Financial Planning

LOANS

Auto Loans
RV & Boat Loans
First Mortgages
Home Equity Loans
& Lines of Credit
Cabin Loans
Platinum Rewards
Mastercard Credit Cards
Private Student Loans

CONVENIENT ACCESS

Online Banking
ATLIS by Phone
Bill Pay
eStatements
Mobile Banking
ATM/Debit Cards
Direct Deposit
Mobile Deposit

Equal Housing Opportunity. Insured by NCUA.

CONTACT INFORMATION

PHONE

(651) 225-2700

TOLL FREE

(800) 223-2801

CCCU.COM

CO-OP SHARED BRANCHING

Access to over 5,000 locations nationwide: cccu.com/branch-atm



8 CONVENIENT LOCATIONS

Downtown-St. Paul | Maplewood | Eagan | Lake Elmo
Shoreview | Woodbury | Minnetonka | Brooklyn Park

Investing in You Upcoming Events

INTRODUCING TIP TUESDAYS



Tune in to City & County's Facebook Page every Tuesday for a live video featuring important financial tips & tricks. Get your questions answered and learn about important topics like protecting your identity, improving your credit score and how to create a budget.



LIKE US ON FACEBOOK!
[Facebook.com/mncccu](https://www.facebook.com/mncccu)