

Summer 2015

# WE DO LOANS! Let us help you with yours!

Home Equity Loans as low as **3.29%** APR fixed rate for 15 years!

New Vehicle Loans as low as 1.99% APR for 5 years and 2.49% APR for 6 years!

Used Vehicle Loans as low as 2.39% APR rate for 6 years!

Signature Loans as low as 7.75% APR for 5 years!

Vacation Special Loans as low as **3.00%** APR for 1 year!



LENDER

NCUA

### Second Chance Checking

Have you had trouble with a checking account in the past? Are you being refused checking services at other institutions? Well, City Co Federal Credit Union is here to help! Our Second Chance Checking is just that...your second chance at a checking account. We want you to have access to your money as anyone with a regular checking account, but for much less than you'd pay having to deal with check cashers or buying money orders. For a low \$10.00 monthly fee, we will still give you free on-line access and **FREE** online BillPay.

Ready for a fresh start? Call us or stop by our office, we are here to help you.

#### PEOPLE HELPING PEOPLE

## Going on Vacation? Call Us First!

To protect against theft and unauthorized use of your City Co Federal Credit Union credit and debit cards, we monitor your card activity 24 hours a day. If we notice suspicious activity on one of your cards, we'll need a way to contact you while you're on the road—just to confirm if the activity is authorized.

Before your trip:

- Call our office to let us know the dates of your trip and where you'll be traveling.
- Give us your cell phone number or out of town contact information so a representative on behalf of City Co Federal Credit Union's Fraud Service Center can call you if there is a potential problem.
- Add your e-mail address to your contact information, if you will have e-mail access during your trip.
- If traveling out of the Country, please notify us in advance to turn you card on for international transactions.

If you receive a message from a City Co Federal Credit Union representative about possible unauthorized card use, please respond to our phone call in a timely manner. We will place a temporary hold on your card if we do not hear from you. If you find that your card has been temporarily suspended, simply call to remove the hold.

> Enjoy your vacation!

#### **Holiday Closings**

INDEPENDENCE DAY Friday, July 3 LABOR DAY Monday, September 7

# Help Kids Start the School Year Off Right!

City Co FCU is pledging to collect school supplies needed by children receiving child welfare and homeless services though the Allegheny County Department of Human Services. Please help by filling the City Co FCU school bus that's parked in our credit union lobby with new school supplies appropriate for grades K-12. We need: **#2 pencils, mechanical pencils with #2 lead, pens, erasers, notebooks, pencil cases, scissors, highlighters, glue sticks, rulers, folders, loose leaf paper, calculators, mini staplers and backpacks.** We will be collecting school supplies from July 1 through August 31.

Your donations will help our local children become ready for school and excited to learn. School can be difficult for those lacking appropriate supplies. We want to ensure that these local children and youth start off on the same foot as the rest of their more financially privileged peers.

Let's fill the bus with as many school supplies as we can and help make sure our community's kids start school confident and prepared on their very first day of school!



# **Need Help With Summertime Fun?**

As the days get longer and the weather gets warmer, happy thoughts of summer vacations fill our minds - the salty sea air, the smell of suntan lotion, happy children playing in the sand, warm nights under the palm trees, the feeling of pure and simple relaxation. However, for many members, times are tight and a vacation might seem like a luxury. Luckily, your credit union is here to help!

We know that everyone needs time with loved ones to have fun, decompress, and just plain get away from it all. We want you to be able to chill out and unwind this summer, worry-free, and we have the perfect tool to help you do just that. With an affordable Vacation Loan from City Co Federal Credit Union, you can transform your summertime daydreams into a sun-filled reality. Great rates as low as **3.00% APR**, for a maximum of \$3,500, we will help make planning your summer getaway a breeze - all you'll need to remember are your sunglasses and flip-flops.

Apply today to get your summertime fun underway - visit your credit union's website, call, or stop by the office to get your Vacation Loan today!

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