

THE CITY CO CHRONICLE

220 GRANT STREET • PITTSBURGH, PA 15219 • PHONE: (412) 350-5957

75th Annual Meeting

The Credit Union's 2016 annual meeting is just around the corner, and we hope you can join us. Unlike other financial institutions whose meetings are restricted to a few shareholders, your credit union is a financial cooperative with meetings open to its valued member-owners: You! So plan now to attend to learn about the elections to the Board of Directors, hear about how the credit union fared in 2015, and get the scoop on what's on tap in 2016.

Give us your feedback and let us know how well the credit union is serving your financial needs. Tell us about what we're doing right as well as your suggestions for making improvements. Enjoy refreshments and the chance to visit with other members, too. The credit union exists only to serve you and your support is appreciated. We look forward to seeing you there.

Our 75th Annual Meeting will be held on Friday, April 8, 2016, starting at 4:30 PM, at Mitchell's Restaurant, 304 Ross Street, Downtown Pittsburgh, light hors d' oeuvres will be served from 4:30 pm until 6:00 pm. Our Annual Business Meeting and the Election of Officers will be held at 5:00 pm, followed by door prizes.

We encourage our Members to attend the Annual Meeting. You are an owner of your Credit Union, and your opinion counts.

2015 Supervisory Committee Account Verification

Your enclosed statement of account is being sent to you by the Supervisory Committee of City Co Federal Credit Union as part of our required account verification by NCUA. If the balance shown on your statement is not correct, please report the differences promptly, in writing, to **Supervisory Committee, PO Box 23306, Pittsburgh, PA 15222**. Unless you report any differences to them within 10 days, your account as shown on the enclosed statement will be considered correct. This is a NEW Post Office Box Number, and the old one has been closed. Also, we want to remind you that NO other mail should be sent to this PO Box address, [please use 220 Grant Street, Pittsburgh, PA 15219-2123](#).

2016 Board Elections

In accordance with our by-laws, the Nominating Committee has filed the following ballot with the CC FCU Board Secretary:

- Kevin F. McCarthy, Incumbent (3 year term)

Names of other CC FCU members may be added to the ballot by using the following procedures:

1. Eligible members must obtain an application and a biographical data form, either in person or by mail.
2. The petitioning member must obtain signatures from at least 1% (43) of valid and eligible credit union members.
3. The member must complete the biographical data form.
4. The member must then return the completed application, biographical data form, and the list of signatures to Cookie Yoder, by 4:30 PM, on Monday, February 29, 2016.

The Board Chair has appointed the following individuals to serve as the 2016 Nominating Committee: Debra Lange, Chair, Edward Kress, and Cookie Yoder.

On Monday, March 7, 2016, the application/petitions will be verified. Only qualified members, in good financial standing with CC FCU will be accepted and added to the ballot. The completed ballot with biographical data of all nominees will be posted in the credit union lobby.

The ballot will be presented at the Annual Meeting on Friday, April 8, 2016. Members with a deposit of at least one share (\$25), and who are at least 18 years old, and have not been convicted of any crime or caused the credit union a loss, are eligible to vote. If a vote is needed, each member is allowed only one vote, regardless of the amount of their shares. There will be no off-site ballot boxes or proxy vote. You must be present to vote, and nominations will not be taken from the floor.



Deposit Rates and Your Money

We've read the cards, consulted the crystal ball and analyzed our palms. (We're also much more scientific by keeping a daily eye on the Federal Reserve!) Your guess is as good as ours when rates will start to climb back up. Many experts are predicting the "great rate ascension" will begin this year.

Regardless of what deposit rates do, we always strive to give you the best possible options available for your money. With savings, money market, certificates and club accounts, we give you safe, stable options for your deposits. We also make using your money easy with a **FREE** checking account.

So, stop guessing and let us help you with your deposits. We're just a phone call away.

However, we are offering our members a 24 Month Certificate, New Money only, at .799% APR*!



**This rate is being offered for a limited time only, and can be changed at any time, without prior notice.*



Call us for more information about this new service or visit our website.

Holiday Closings

MARTIN LUTHER KING JR. DAY

Monday, January 18

PRESIDENTS' DAY

Monday, February 15

GOOD FRIDAY

Friday, March 25

Cookie Yoder, President/CEO

It's YOUR Money, Make Certain YOU Keep It!

Your Dormant Account Could Cost You Money

Did you know, the funds in your account could be sent to the Unclaimed Property Department of Pennsylvania if no activity can be found on your account within the last three years? (Dividends do not qualify for activity on your account). You can prevent your account from being closed and all available funds sent to your residential state by reactivating your account by doing one of the following: Make a deposit or withdrawal (in any amount) to/from your account either by mail, or in person, or by calling our office at 412-350-5957 to reactivate your account. **If you do not activate your account within 24 months or longer, your account will be charged a fee of \$10.00 per month.**

Important to remember: Always keep your address and phone numbers current with us.



Reloadable VISA® Debit Cards

Stay within your means while still living your dreams. As of February 1, 2016, your credit union will once again be offering our members a new service.

- You can load your CUMONEY Everyday Spend card the first time with a specific dollar amount. Then reload it whenever you want. Add money to your card at our credit union, by internet with our online management tool, or at 50,000 Visa ReadyLink locations.
- It's easy to set up automatic, recurring reloads to your Everyday Spend card from your credit union account. Plan your budget while making sure your card always has funds.
- Use the Everyday spend card anywhere Visa debit cards are accepted worldwide. Shop with it making debit transactions, pay bills online with free Bill Pay from a secure website, or check your balance and get cash at ATM's.
- The card isn't tied to your checking or savings account, so there's no risk if it's lost or stolen. It comes with Zero Liability Protection, making it safer than carrying cash.
- To apply for the CUMONEY Everyday Spend prepaid debit card, or for more information, contact our office. There is a one time open cost of \$4.00 and then a \$1.00 reload fee. CUMONEY will keep your dreams and budget going in the right direction.

FYI: Effective January 1, 2016, our members will be able to make deposits at ATM machines. The deposits are FREE when made at all Credit Union ATM's, CU\$ labeled machines, and Dollar Bank machines.

HAPPY NEW YEAR!

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