

# THE CITY CO CHRONICLE

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

## 2016 Credit Union Officials

### Board of Directors

Debra Barnisin-Lange, Chairman  
Eileen Wagner, Vice Chairman  
Kevin F. McCarthy, Treasurer\*  
Edward J. Kress, Secretary  
Michael T. Mayer, Member

### Supervisory Committee

Kevin F. McCarthy, Chairman  
Craig A. Stack  
Robert J. Macey

### President/CEO

Cookie Yoder, CUDE

Shown above are the Board of Directors and the Supervisory Committee who will serve your credit union for the coming year.

\* This person was re-elected to the Board this year, for a 3 year term

## VISA® Reloadable Debit Cards Are Here

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.



## Relax on Your Summer Vacation

1. This summer, leave the stress behind when you take out a Vacation Loan with your Credit Union. Our rates are competitive and we have a variety of repayment options, so you won't have to worry about how you'll pay for your trip.

**OUR RATES BEGIN AS LOW AS  
2.99% APR\* 12 MONTHS**

Leave those high interest credit cards at home and stay cool on your vacation this year. Apply today with your Credit Union!

\*Annual Percentage Rate. Rate effective as of date of publication and is subject to change. Contact the Credit Union for details.

**CELEBRATING 75 Years ANNIVERSARY**



**WE HAVE MONEY TO LEND AT GREAT RATES!**



## Spruce Up Your Home This Summer

Ready to make some home improvements? Want to install a new pool in time for the summer? Look no further than your home to finance your summer plans! With help from your Credit Union, you can tap into your home's equity with an affordable Home Equity Loan.

We're currently offering rates as low as 2.79% APR. With a variety of terms to choose from, you'll find just what you need to fit your lifestyle. The application process is quick and easy, so call the Credit Union today!

*\*APR = Annual Percentage Rate. Rate effective as of date of publication. Subject to change.*

## 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 cashing companies or buying money orders. For a low \$10.00 monthly fee, we will still give you free on-line access and free BillPay.

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

### Holiday Closings

INDEPENDENCE DAY

Monday, July 4

LABOR DAY

Monday, September 5

Cookie Yoder, President/CEO



## Back to School with the Credit Union

Whether you're heading off to college or still packing a pencil case, your Credit Union makes the grade when it comes to getting you back to school!

**Tuition time** - if you or your favorite student is relying on Student (or parent) loans to fund education, talk to the Credit Union about what we have to offer and how we can help you. Most Student Loan programs have the same requirements with rates that are the similar, so why not use the Credit Union!

And, if part of your financial planning involved paying for your child's education with the equity in your home, we can discuss what Home Equity Loan options are best for your situation.

**School clothes and incidentals** - if there's one thing that's certain when your children return to school, it's that last years clothes don't fit! Consider a Signature/Personal Loan to help pay for all the back to school "stuff" your children need!

**Books and supplies** - whether you're the student or the parent, a Credit Union Credit Card gives you the ease and convenience to pick up books, food or other essentials anytime during the school year.

**Checking and ATM/Debit Card** - need a financial institution you can trust that doesn't charge outrageous fees? Any student knows that the Credit Union offers the sweetest deals on checking with account access nationwide 24/7 via the Internet or through our ATM/Debit Card.

**Take the Credit Union back to school with you - we've got class!!!**

## Sherpa Identity Protection: YOUR TRUSTED GUIDE FOR PERSONAL DATA SECURITY

Working with a leading provider of fraud detection solutions, City Co FCU is offering Sherpa Identity Protection services that will equip you with the tools to protect your personal information using top ID protection technology. Sherpa experts will also provide identity/credit restoration and lost wallet services should the need arise.

Sherpa has three levels of protection to fit every need and budget. Additional information concerning Sherpa is also on our Website.

Visit <https://www.sherpaidentitytheftprotection.com/?PCD=008> today!

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