

# THE CITY CO CHRONICLE

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

## 76TH ANNUAL MEETING

Plan now to attend the credit union's annual meeting. It's your chance to review the past year's accomplishments and ask questions. Be the first to learn about new products and service enhancements on tap for the future. Visit with the board of directors, credit union management and staff, as well as your fellow members. Enjoy refreshments, too.

The annual meeting is a credit union tradition - one you likely won't experience at a stock-held financial institution. Other financial institutions restrict attendance at their annual meetings to their executives, board members, and stockholders. But because your credit union is a financial cooperative, attending the annual meeting is one of your rights as a member-owner. It's one of the many benefits of belonging to the credit union - we hope to see you there.

This year's annual meeting will be held on Friday, April 21, 2017, at Mitchell's Restaurant, 304 Ross Street, downtown Pittsburgh, starting at 4:30 pm. Snacks and soft drinks will be served from 4:30 until 6:00 pm. Our Annual Business Meeting and the Election of Officers will be held at 5:00 pm, followed by door prizes.

## DORMANT ACCOUNTS

Dormant Accounts are of no advantage to you our members, or to us. We are asking you to please take a look at your enclosed statement and determine if you are using your account with us and/or if you still want to maintain your account with us.

As of 12/01/13, we began charging a \$10.00 monthly Dormant Account Fee to all accounts that have had no activity for at least 24 months or longer. To avoid the fee, all you need to do is have some sort of activity to your account.

Also, it's important to remember to always keep your address, phone number, and email address current with us.

## 2017 Board Elections

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

- Eileen Wagner, Incumbent – 3 year term
- Mike Mayer, Incumbent – 3 year term

The committee did vote to support both of the incumbents in 2017.

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

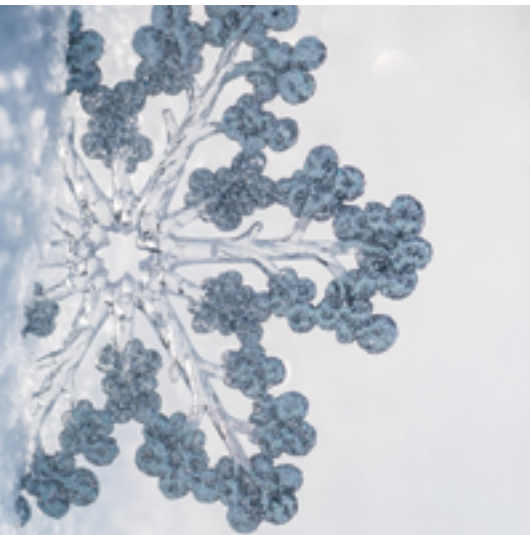
1. Eligible members must obtain an application and biographical data form, either in person or by mail.
2. The petitioning member must obtain signatures from at least 1% (44) of valid and eligible current, credit union members.
3. The member must return the completed application, the completed biographical data form, and the list of member's signatures to Cookie Yoder, by 4:30 pm, on Monday, February 27, 2017.

The Board Chair, Debra Lange, has appointed the following individuals to serve as the 2017 Nominating committee: Kevin McCarthy, Chairman, Edward Kress, and Cookie Yoder.

On Monday, March 6, 2017, the applications and signatures 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 21, 2017. Members with a share/savings account of at least one share (\$25.00) and who are at least 18 years old, have not been convicted of any crime or caused the credit union a loss, and are in good standing with the credit union are eligible to vote. If a vote is needed, each member is allowed only one vote, regardless of the amount of their shares/savings. There will be no off-site ballot boxes or proxy votes. You must be present to vote and nominations will not be taken from the floor.





## Let it Save, Let it Save, Let it Save

Don't let the next holiday season catch you financially unprepared. Open your City Co Federal Credit Union Christmas Club Account and have cash on hand when you need it most—no more relying on credit!

Benefits of a Christmas Club Account:

- FREE to open
- Add or withdrawal funds whenever you want
- Maturation date of October 2, in time for the holidays
- Automatically transfer funds from another City Co FCU Account, or add funds with payroll deduction

Ensure you have money to deck the halls this year. Open your Christmas Club Account at our office, or call 412-350-5957 today for more information.

### Holiday Closings

#### MARTIN LUTHER KING JR. DAY

Monday, January 16

#### PRESIDENTS' DAY

Monday, February 20

#### GOOD FRIDAY

Friday, April 14

Cookie Yoder, President/CEO

## Consolidate And Keep More Of Your Money In The New Year

A brand new year is on the horizon and it's a great time for a fresh financial start. However, if your lack of credit worthiness, mounting expenses, or that pesky holiday debt is holding you back from reaching your financial goals, a Debt Consolidation loan from your credit union may be the answer. This low-rate financing is a great way to manage your expenses and potentially lower your monthly payments allowing you to keep more of your hard-earned money.

If you are juggling high-interest credit card payments, an auto loan, post-holiday bills, or other types of debt, a Debt Consolidation loan could offer you:

- Lower interest rates and payments
- A fixed payment
- More time each month with just one bill to pay
- Just one due date to remember or payroll deduction
- An end to high-interest debt
- An improved credit score
- A clearer picture of what you owe and when it will be paid off



A Debt Consolidation loan may be the difference-maker in helping you take control of your finances. Apply today by visiting our website at [www.citycofcu.com](http://www.citycofcu.com) or stopping by our office and get your fresh financial start underway.

## NEW MOBILITI BANKING

### Remote Deposit: Snap, Tap And Go

When your life is in the fast lane, you may not have the time to stop at the credit union. While we always enjoy seeing you, we understand that it's not always convenient to drop by the credit union to deposit a check. That's why we now offer the ease of depositing a check with a few taps from your cell phone. Here's how it works: Use the credit union's remote deposit app available for your smart phone or tablet, scan and upload check images for electronic deposit into your account. You'll simply take a picture of both sides of the check and then send them to us. It's a safe, fast way to make a deposit - anytime day or night, even on weekends. Visit us online or stop by when you're in the neighborhood and we'll help you go mobile. Then next time you need to make a check deposit, you'll snap, tap and be on your way.



**This new service will be available to our members by mid January.**

## NEW CU SERVICE AS OF JANUARY 2017

We are pleased to notify our members that we are now offering an [Electronic WebSign Signature Service](#) on our loans as of January 2017. We also want to remind you that we now have a [Coin Counter Machine](#) in our lobby.

Our goal is to make your credit union as convenient as possible. For more information, please call our office, or visit our website at [www.citycofcu.com](http://www.citycofcu.com).

## CALL US FOR MORE INFORMATION ON OUR SHERPA IDENTITY PROTECTION PROGRAM!

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Phone: 412-350-5957  
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[www.citycofcu.com](http://www.citycofcu.com)

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