

THE CITY CO CHRONICLE

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

You Do the Giving... They Do the Shopping!

Stuff Their Stockings with a VISA® Gift Card.

Have you been looking for the perfect stocking stuffer? Give the gift that gives flexibility and fun, the VISA® Gift Card! It's the perfect gift for your friends, family members and neighbors.

During the month of December we are offering our members a Holiday Special to purchase Gift Cards for \$1.00 each. Stop by the credit union to pick up some VISA® Gift Cards today and start giving!



Holiday Closings

THANKSGIVING HOLIDAY

Thursday, November 23
Friday, November 24

CHRISTMAS HOLIDAY

Monday, December 25

NEW YEAR'S HOLIDAY

Monday, January 1

Cover Your Accounts And Yourself With Overdraft Protection

Do you ever worry about how to keep your accounts, and your peace of mind, intact? Overdraft Protection from City Co FCU can help you gain the protection and stability you're seeking.

Along with zero monthly fees or balance requirements, a great perk of City Co FCU checking account is the free Overdraft Protection program. This eliminates the stress, fees, and embarrassment associated with overdrawing your account. Maybe it was a returned check or perhaps a declined Check Card - no need to worry when you're covered with Overdraft Protection. City Co FCU will transfer funds from your Share Savings Account to cover any overdrafts, helping you avoid uncomfortable situations, as well as related fees from merchants. In addition, you can apply for an overdraft Line of Credit (LOC), aka a loan that's linked to your checking account. With this option, which allows for some extra protection, necessary funds are transferred from the LOC directly into your checking account. Members who are interested in this must complete a loan application and qualify for the LOC.

For more info on overdraft protection services, or to sign up, contact City Co FCU today and get the coverage you need for the confidence you want!



Home Sweet Loan

Poet Robert Frost once observed, "Home is the place where, when you have to go there, they have to take you in." But your home is more than a safe port in a storm. If you have accrued any equity, it also can be a great way to finance an updated kitchen or bath, buy a new car, or pay educational expenses. (And it may be a tax-advantaged way to do so; check with your tax advisor for details.)

A home equity loan is an especially smart way to borrow for home improvements. You'll not only improve the livability of your home, but also, depending on the project, be able to recoup part of your investment when you sell. According to the 2017 Cost vs. Value Survey conducted by "Remodeling Magazine", adding insulation to your attic, for example, may pay you back 107 percent whereas putting in a back yard patio may provide about a 68 percent return on investment, depending on local market conditions.

To calculate your equity, just subtract the amount you owe on your mortgage from your home's value. Not surprisingly, this is called the loan-to-value ratio or LTV. (Estimate the value by checking your tax assessment.)

Then contact the credit union to apply!



Kick Off the HOLIDAYS in Style

If you're looking to get behind the wheel of a new or used car for the holidays, the Credit Union can help! We've got a variety of rates and terms to fill your needs, and with our quick and easy application process, you'll be driving off in the car of your dreams in no time.

Our current rates start as low as 1.77% APR*!

Stop by the Credit Union or give us a call today!

***60 Months Maximum Financing This offer runs through October 31, 2017**



ALLEGHENY COUNTY DHS HOLIDAY PROJECT

We are pleased to again team-up with Allegheny County Department of Human Services (DHS) to brighten the holiday season for vulnerable children throughout the county.

Beginning in October, gift tags with a child's name and wish list item will be displayed in the City Co Federal Credit Union lobby. You are welcome to select a gift tag, purchase the gift, and simply return the unwrapped gift, with the gift tag attached, to the gift donation box in the lobby by Monday, December 8, 2017. We will take care of making sure that the children receive their gifts for the holiday season.

The children will benefit, of course, but you and your family will take pride from knowing that you put a smile on the face of a child in need this holiday season. Thank you in advance for your generous support of this project. The Board of Directors of your credit union believes it is our social responsibility to be involved within the Allegheny County Community as best we can. Together we can make the difference!



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.



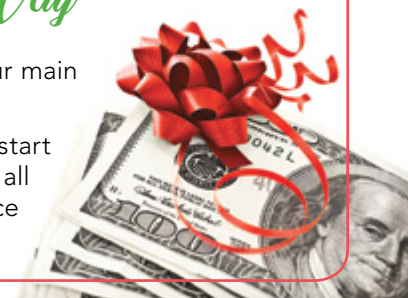
2017 Supervisory Committee Account Verification

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.

Holiday Cash Coming Your Way

Holiday Club Accounts will be transferred to your main share account on Monday, October 2, 2017.

Didn't open one for 2017? It's never too early to start saving for next year! Call the Credit Union today for all the details on our Club Accounts, and the convenience of payroll deduction!



220 Grant Street
Pittsburgh, PA 15219
Phone: 412-350-5957
Fax: 412-281-9158
www.citycofcu.com

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