

The City Co Chronicle

OCTOBER 2011

2011 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 a required account verification. If the balance shown on your statement is not correct, please report the differences promptly, in writing, to Edward J. Kress II, Supervisory Committee Chairman, PO Box 23476, Pittsburgh, PA 15226-6476. Unless you report any differences to him within 10 days, your account as shown on the enclosed statement will be considered correct.

However, we want to remind you that NO other mail should be sent to this PO Box address.

CHRISTMAS CLUBS

City Co Federal Credit Union is pleased to once again offer to its members Christmas Club Accounts effective October 1, 2011. Your 2012 Christmas Club Funds will be transferred to your



savings account on October 1, 2012. You also have the option to withdraw or transfer the funds any time you choose to begin your Christmas shopping. There is no penalty for early withdrawal, which is an added benefit for you should an unexpected emergency occur.

If you are interested in starting a new Christmas Club account for 2012, please call us, or stop by our office. We will be more than happy to help you achieve this either through payroll deduction or ACH.

SPRINT CELL PHONE DISCOUNT

Why throw away your money? Do yourself a favor and start saving today! As a credit union member, there's never been a better time to save money on your wireless phone service. Do yourself a favor and start saving today!

- 10% off most regular priced Sprint individual service plans
- 15% off most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee
- National rates with no roaming or long distance charges.

For this exclusive discount, tell them you're a credit union member. Ask to be attached to the NACUC_ZZM corporate ID. For individual or business accounts call 877.728.3428 or click on www.SprintSave4CU.com, or visit the nearest Sprint retail location.



MISSION STATEMENT
City Co Federal Credit Union is a member owned financial institution whose Mission is to provide quality financial services to our members, in a personal, friendly and efficient manner, while maintaining financial stability.

SERVICES & BENEFITS

- ✓ Share/Savings Accounts
- ✓ Sub Savings Accounts
- ✓ Christmas Club Accounts
- ✓ Money Market Accounts
- ✓ Share/Savings Certificates
- ✓ Checking Accounts (no fee and no minimum balance)
- ✓ Home Banking
- ✓ VISA Check/Debit Cards (no annual fee)
- ✓ ACH/Direct Deposit - #243083224
- ✓ Payroll Deduction
- ✓ Same Day Phone and Mail Transactions
- ✓ Full Family Membership
- ✓ Trust Accounts
- ✓ Signature Loans
- ✓ New & Used Vehicle Loans
- ✓ New & Used Motorcycle Loans
- ✓ 100% Share Secured Loans
- ✓ Holiday Discount Loans – (12 months)
- ✓ Visa Gift Cards
- ✓ Money Orders @ \$1.00 each
- ✓ CUNA Mutual Group Credit Disability Insurance
- ✓ CUNA Mutual Group Credit Life Insurance
- ✓ CUNA Mutual Group Members Choice Insurance
- ✓ CUNA Mutual Group GAP Vehicle Protection Insurance

— OFFICE CLOSED — HOLIDAY OFFICE SCHEDULE

Columbus Day	Monday, October 10, 2011
Veterans Day	Friday, November 11, 2011
Thanksgiving Day	Thursday, November 24, 2011
Christmas Day	Monday, December 26, 2011
New Year's Day	Sunday, January 1, 2012
New Year's Day Observance	Monday, January 2, 2012
Martin Luther King Day	Monday, January 16, 2012
President Day	Monday, February 20, 2012
Memorial Day	Monday, May 28, 2012
Independence Day	Wednesday, July 4, 2012
Labor Day	Monday, September 3, 2012
Columbus Day	Monday, October 8, 2012
Veterans Day	Monday, November 12, 2012
Thanksgiving Day	Thursday, November 22, 2012
Christmas Day	Tuesday, December 25, 2012

NEW SCHEDULE OF FEES AND CHARGES (Effective: 01/01/2012)

DESCRIPTION	AMOUNT
Share Draft/Checking Account Fees	
Non Sufficient Funds Fee (NSF)	\$30.00
NSF Courtesy Pay Fee	\$30.00
Auto Transfer Overdraft Fee	\$5.00
Stop Payment Fee	\$10.00
Check Copy (PNC)	\$5.00
Share Draft Photo Copy	\$5.00
ATM & POS Transfer Fee	\$5.00
Visa Debit Card Fees	
PIN Number Replacement	\$5.00
Plastic Card Replacement Fee	\$10.00
Return Check Fee (NSF)	\$30.00
Investment Account Fee's	
Early Withdrawal for Certificates	5%
Other Misc. Service Fees	
Check Cashing Fee (shares less than \$100)	\$5.00
Account Closed within 90 days of opening	\$5.00
Cashiers or Certified Checks	\$10.00
Better Choice Loan Application Fee	\$10.00
Account Reconciliation/Research Fee per hour	\$10.00
Third Party CU Check	\$20.00
Returned Mail Fee	\$30.00
Home Equity Loan Late Payment Fee	\$5.00
Account History Print-Out	\$5.00
Faxed Account History	\$25.00
Statement Copy Fee per page	\$1.00
Money Orders - per item	\$1.00
Faxed Copies per page	\$1.00
ACH & ATM & POS NSF Fee	\$30.00
Garnishment/Levy/ Subpoena Processing Fee	\$10.00
Verification of Deposit - Mortgages	\$30.00
Pay-off letters (faxed or mailed)	\$5.00
Dormant Account Fee	\$10.00
Escheat Processing Fee	\$100.00
Vehicle Lien Recording Fee	\$10.00
Real Estate Satisfaction Fee	\$125.00
Domestic Wires	\$10.00

DIVIDENDS (As of 09/30/2011)

SHARES

Regular Shares 001	Paid at \$300.00 and over	.10%
(\$25.00 is the minimum amount to open an account.)		
Sub Share Account 002	Paid at \$300.00 and over	.10%
Sub share Account 003	Paid at \$300.00 and over	.10%
Vacation Club Account 006	Paid at \$300.00 and over	.10%
Checking Accounts 007	Paid at \$300.00 and over	-0-
Christmas Club Account 008	Paid at \$300.00 and over	.10%
Sub Share Account 009	Paid at \$300.00 and over	.10%

MONEY MARKET FUNDS

\$2,500.00.....	0.15%
\$10,000.00.....	0.20%
\$25,000.00.....	0.25%
\$50,000.00.....	0.30%

Money Market Savings accounts are limited to six (6) withdrawals per month at a minimum of \$500.00. Money Market accounts that fall below minimum balance will revert back to our 001 share account rate.



SHARE CERTIFICATES

6 Months.....	0.20%
12 Months.....	0.40%
24 Months.....	0.60%
36 Months.....	0.80%

(\$1,000.00 is the minimum amount to purchase a certificate.)

As of 09/31/2011, dividends are paid quarterly, on the last day of each quarter. They are subject to change quarterly, and paid at \$300.00 and over.

All dividends and interest rates are subject to change without prior notice.

2011 CREDIT UNION OFFICIALS

Board of Directors

Cathy Ingold, Chairman
 Eileen Young, Vice Chairman
 *Michael T. Mayer, Secretary
 *Eileen Wagner, Treasurer
 Edward J. Kress, II, Director

Supervisory Committee

Edward J. Kress II, Chairman
 Eileen S. Ciummo, Secretary
 Roberta Bauer
President/CEO
 Cookie Yoder

Shown above are the Board of Directors and Supervisory Committee that will serve your Credit Union for the upcoming year. The two asterisked names were elected to the Board of Directors for three years at our Annual Meeting held on April 16, 2011.

The City Co Federal Credit Union
 220 Grant Street
 Pittsburgh, PA 15219

Ph: 412.350.5957 Fax: 412.281.7269

Hours: Monday thru Friday 8:30 am - 4:00 pm
Saturday & Sunday Closed