

HOLIDAY LOAN SPECIAL

We are pleased to offer our members a Holiday Loan Special, from October 1 through February 28, 2013, we will offer loans at a minimum of \$500.00 and a maximum of \$3,000.00 for 12 months, at a special interest rate as low as 5.00% APR.

Leave your high interest charge cards at home and borrow from your credit union, save money, and enjoy your holidays. Our loans are reviewed daily and if approved, usually paid within 24 hours.

NEW VISA CREDIT CARD PROGRAM

- Did you know that most interest rates on credit cards are at 21% or higher?
- You have the unique opportunity to eliminate interest charges on all purchases when you pay the balance in full within the 25 day grace period.
- You can use your Credit Union Visa Credit Card at more than 11 million locations worldwide.
- Why not pay off those high rate charge cards by taking a cash advance on your credit union card, at a lower interest rate and no cash advance fees.
- Your credit union is offering an introductory rate as low as 6.99% and NO Annual Fee to qualified members.
- For an application, an increase on your present card, or any other information, please call us.

Risk Based Lending Loan Rate Chart					
Credit Tier		A	B	C	D
Credit Score		700 & over	699 - 660	659 - 620	619 - 580
* APR		APR	APR	APR	APR
Signature	Max	\$15,000	\$12,000	\$8,000	\$4,000
36 Months		6.00%	8.00%	10.00%	14.00%
60 Months		7.00%	9.00%	11.00%	-0-
Holiday Special		\$3,000	\$3,000	\$2,000	\$1,000
12 Months/1 Year		5.00%	6.00%	7.00%	10.00%
New Vehicles 2013/2012		100%	100%	90%	80%
36 Months (not titled)		2.25%	2.35%	3.15%	6.00%
48 Months		2.35%	2.45%	3.25%	7.00%
60 Months		2.45%	2.55%	3.50%	8.00%
72 Months		3.00%	3.25%	4.00%	n/a
Used Vehicles – 7 Years Old		100%	100%	90%	80%
2012-2010 72 Months		3.00%	3.00%	3.50%	7.00%
2009-2008 66 Months		3.50%	3.50%	4.00%	10.00%
2007-2005 60 Months		3.75%	3.75%	4.50%	13.00%
Motorcycles – 7 Years Old		90%	90%	80%	75%
New – 2013/2012 60 Months		5.00%	6.00%	7.00%	11.00%
Used - 2012-2006 60 Months		6.00%	7.00%	8.00%	15.00%
100% Share Secured Loans					
36 Months or less		2.75%			
48 Months		3.00%			
60 Months		3.25%			



- All of the above loan rates and terms are subject to change without prior notice.
- All loans are based on both your Credit Report Score and a **45% Debt Ratio**. The ratio is calculated on your total monthly bill payments, divided by your total gross monthly income.
- All loans are subject to cross collateral provisions per the loan note.
- Credit Reports are obtained from Experian, and based on the Fair Isaac Risk Model.
- A total of three (3) monthly consecutive payments must be made before a member can refinance their unsecured loan.
- If no credit score is stated on the member's credit report, then the C Tier rate is used.
- If a loan is not paid by payroll deduction or ACH, .25 basis points are added to the rate.

*APR = Annual Percentage Rate.

The City Co Federal Credit Union
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Hours:
 Monday thru Friday 8:30 am - 4:00 pm
 Saturday & Sunday Closed

"like" us on [facebook](http://www.facebook.com/Citycofcu) www.facebook.com/Citycofcu

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 (up to \$36)
- 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. You can learn more about other credit union member offers at LoveMyCreditUnion.org.

FEDERAL BENEFIT CHECKS

The U.S. Treasury Department has announced that anyone receiving federal benefit payments must switch to electronic payments by March 31, 2013. With direct deposit, your benefit funds are deposited electronically to your City Co FCU ACCOUNT. Direct Deposit prevents checks from being lost or stolen and is more reliable because the money goes right into your account and there is not waiting for a paper check.

For more information, stop by our office or call us at 412-350-5957, and we will be more than happy to assist you. We will make it easy for you to switch to Direct Deposit with your credit union!

CITY CO FCU & ENTERPRISE CAR SALES PARTNER TO OFFER MEMBERS GREAT DEALS ON USED CARS

City co FCU offers you great automobile financing. Now, we can help steer you to great used vehicles too! We have partnered with the professionals at Enterprise Car Sales to take the fear out of buying a used car. Let's face it; buying a used car can be frustrating and stressful. But, the folks at Enterprise understand your concerns so they keep the car buying simple by offering great used vehicles at great prices in a relaxed, haggle-free environment.

Enterprise offers a wide variety of both foreign and domestic vehicles with more than 120 makes and models to choose from. Whether you are looking for a used car, truck, van or SUV chances are – they have it. They hand-select vehicles from their inventory of over 700,000, so you have access to the best vehicles at the best value.

We're certain that your car-buying experience with Enterprise Car Sales will be unlike any other and, with the combination of great rates and great cars; we know that you will be completely satisfied. You can contact Craig Stack directly, at 412-788-8558 for more information. City Co FCU members will receive a \$50.00 gas card with the purchase of a vehicle at Enterprise Car Sales.



NEW SCHEDULE OF FEES AND CHARGES

Effective: 01/01/2013

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)	\$10.00
Share Draft/Check Photo Copy	\$5.00
ATM & POS Transfer Fee	\$5.00
Check Orders	Price varies
Visa Debit & Credit Card Fees	
PIN Number Replacement	\$5.00
Plastic Card Replacement Fee	\$10.00
Return Check Fee (NSF)	\$30.00
Investment Account Fees	
Early Withdrawal for Share Certificates before Dividends	30-60-90 days
Other Misc. Service Fees	
Check Cashing Fee (shares less than \$100) and no other CU services	\$5.00
Account Closed within 90 days of opening	\$10.00
Cashiers or Certified Checks	\$10.00
Account Reconciliation/Research Fee per hour	\$20.00
Returned Mail Fee	\$20.00
Home Equity Loan Late Payment Fee	\$5.00
Account History Print-Out	\$5.00
Faxed Account History	\$20.00
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	\$20.00
Verification of Deposit – Mortgages	\$20.00
Pay-off letters (faxed or mailed)	\$5.00
Dormant Acct Fee – Per Month, after 3 years	\$10.00
Escheat Processing Fee - after 5 years	\$100.00
Vehicle Lien Recording Fee	\$10.00
Real Estate Satisfaction Fee	Price varies

CHRISTMAS CLUBS

City Co Federal Credit Union is pleased to once again offer to its members Christmas Club Accounts.

Your 2012 Christmas Club Funds will be transferred to your savings account on October 1, 2012. You also have the option during the year 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 2013, 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. If you had a 2012 Christmas Club and want it to remain the same for 2013, no additional action is needed.