

# The City Co Chronicle

JANUARY 2012

## DIVIDENDS (As of 12/31/2011)

### SHARES

|  |                           |      |
|--|---------------------------|------|
| Regular Shares 001   | Paid at \$300.00 and over | .10% |
| <i>(\$25.00 is the minimum amount to open an account.)</i> |                           |      |
| 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 12/31/2011, 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.*



## HOLIDAY LOAN SPECIAL

We are pleased to continue to offer our members a Holiday Loan Special. Through February 28, 2012 we will offer loans at a minimum of \$500.00 and a maximum of \$2,500.00 for 12 months, at a special interest rate as low as 5.00% APR.

Our loans are reviewed daily and if approved, usually paid within 24 hours.

## FULL FAMILY MEMBERSHIP

Why not let your family enjoy the benefits of Credit Union membership with us? Immediate family members, which include husband, wife, children, parents, grandparents, grandchildren, stepparents, stepchildren, stepsiblings and adoptive family, can have access to the same benefits you already enjoy. As a credit union member, your family can enjoy the many services our credit union has to offer -- as you do. So, why not share these wonderful benefits with your family members? You are special at your credit union. You are more than a customer or a number -- you are an Owner and a Member. Make your family part of our family. Contact us today for family membership information.

## INVEST IN AMERICA PROGRAM

Your credit union is proud to partner with the "Invest in America"



program to save our members money! Invest in America offers discounts to credit union members through General Motors, Chrysler Corp., Sprint Mobile Phone Service, Direct TV, FTD Florists, Shop America, and Allied Van Lines, and others. Chrysler and General Motors offer strong cash incentives on vehicle loans processed through your credit union and our vehicle loan rates have never been lower.

To take advantage of any of these great offers, go to: [www.lovemycrreditunion.org](http://www.lovemycrreditunion.org)

## 2012 ANNUAL MEETING

Our 2012 Annual Meeting will be held on Saturday, April 14 and there are two Board seats up for election. More information will be in our next Newsletter, as well as posted in our Credit Union lobby.

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

**Cookie Yoder, President/CEO**

[www.citycofcu.com](http://www.citycofcu.com)

**Ph: 412.350.5957**

**Fax: 412.281.7269**

**Hours: Monday thru Friday 8:30 am - 4:00 pm**

## FREE CHECKING ACCOUNTS

It's easy to save with our FREE Checking account program! Our Checking account offers you the convenience you want and the flexibility you need without monthly fees. Avoid hidden costs other financial institutions have and open one with your credit union.

- No monthly fees
- No minimum balance
- Unlimited check writing
- First 50 checks are free
- No Minimum Deposit
- Free Visa Debit/Check Card
- Free Home Banking
- Free Telephone Transfers
- Surcharge Free ATM's at all Dollar Bank machines and credit union machines marked **CU\$**
- Overdraft protection from your savings accounts

Contact the credit union office for further information and start enjoying truly FREE checking.

## DORMANT ACCOUNTS

Dormant accounts are of no advantage to you, our members, or to us. We are asking our members to please review your statement that is enclosed with this Newsletter and determine if you are using your account with us, and/or if you still want to maintain an account with City Co FCU. Effective 01/01/2012, we will begin charging a fee for dormant accounts that have no other services with us and have not had activity for at least 1 year or longer. Our complete list of fees and charges was listed in the last quarterly Newsletter.

## PRIVACY NOTICE

### FACTS WHAT DOES CITY CO FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

|              |  |
|--------------|--|
| <b>Why?</b>  | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.   |
| <b>What?</b> | The types of personal information we collect and share depend on the product or service you have with us. This information can include:<br>- Social Security number and credit history<br>- income and payment history<br>- credit scores and employment information<br>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. |
| <b>How?</b>  | All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons City Co Federal Credit Union chooses to share; and whether you can limit this sharing.  |

| Reasons we can share your personal information   | Does City Co Federal Credit Union share? | Can you limit this sharing? |
|--|--|-----------------------------|
| <b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus | Yes                                      | No                          |
| <b>For our marketing purposes</b> – to offer our products and services to you  | No                                       | We don't share              |
| <b>For joint marketing with other financial companies</b>  | Yes                                      | No                          |
| <b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences  | No                                       | We don't share              |
| <b>For our affiliates' everyday business purposes</b> – information about your creditworthiness  | No                                       | We don't share              |
| <b>For nonaffiliates to market to you</b>  | No                                       | We don't share              |

**Questions?** Call 412.350.5957 or go to [www.citycofcu.com](http://www.citycofcu.com)

|   |   |
|---|---|
| <b>What we do</b>   |   |
| <b>How does City Co Federal Credit Union protect my personal information?</b> | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.   |
| <b>How does City Co Federal Credit Union collect my personal information?</b> | We collect your personal information, for example, when you<br>- open an account or deposit money<br>- apply for a loan or provide employment information<br>- provide account information<br>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.  |
| <b>Why can't I limit all sharing?</b>   | Federal law gives you the right to limit only<br>- sharing for affiliates' everyday business purposes – information about your creditworthiness<br>- affiliates from using your information to market to you<br>- sharing for nonaffiliates to market to you<br>State law and individual companies may give you additional rights to limit sharing.                   |
| <b>Definitions</b>  |   |
| <b>Affiliates</b>   | Companies related by common ownership or control. They can be financial and nonfinancial companies.<br>- <i>City Co Federal Credit Union has no affiliates</i>  |
| <b>Nonaffiliates</b>  | Companies not related by common ownership or control. They can be financial and nonfinancial companies.<br>- <i>Nonaffiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), mailhouse, mortgage service companies, consumer reporting agencies, data processors, and check/share draft printers</i> |
| <b>Joint Marketing</b>  | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.<br>- <i>Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT and credit card companies</i>   |

**NEW VISA CREDIT CARD PROGRAM COMING SOON!**