

The City Co Chronicle

APRIL 2012

DIVIDENDS (As of 3/31/12)

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 the minimum balance will revert back to our 001 share account rate, and the balance transferred to your 001 share account.

SHARE CERTIFICATES

6 Months	0.20%
12 Months.....	0.40%
24 Months.....	0.50%
36 Months.....	0.60%

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

As of 3/31/2012, 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.

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

Cookie Yoder, President/CEO

www.citycofcu.com

Ph: 412.350.5957

Fax: 412.281.9158

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

April 1 – Cash Operation

We are extremely pleased to announce to our members that effective April 1, 2012, your credit union is now a cash operation. This means that our members can come into their credit union office and get up to \$300.00 as a cash withdrawal. We know our members have been waiting for years for this service and we are thrilled to finally offer this service.

VISA CREDIT CARDS – JUNE 2012

Your credit union is pleased to announce we will be offering our members a competitive Visa Credit Card program in June 2012.

It will be a Risk Based Rate program, with a six month Introductory Discounted Rate. Additional information will be sent to you at a later time.

70TH ANNUAL MEETING

Our 70th Annual Meeting will be held on Saturday, April 14, starting at 11:00 am, at Mitchell's Restaurant, 304 Ross Street, Downtown Pittsburgh. At that time a business meeting and the election of officers will be held. Along with our Annual Meeting, a buffet luncheon will be served. You also have a chance to win a 32" flat screen television.

Up for election in 2012 is Edward J. Kress, II and Debra Barnisin-Lange, each for a three year term. They are the endorsed candidates of the Nominating Committee. Nominations will be accepted from the floor. In order to run for the Board of Directors, you must be at least 18 years of age and a member in good standing.

We encourage our members to attend the Annual Meeting. You are an owner of your credit union, your opinion counts, and this is your opportunity to make your voice heard.

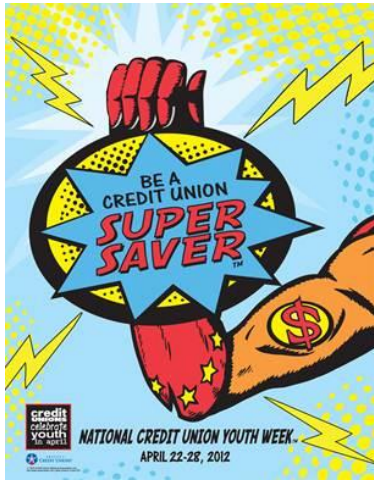
AFFORDABLE HOME & AUTO INSURANCE - LIBERTY MUTUAL

- Discounts for credit union members.*
- Rates guaranteed for 12 full months.
- Convenient payment options.
- Reliable service you can feel good about.
- Broad coverage's to fit your lifestyle.
- 24 hour-a-day claims service.
- Call for a free, no obligation quote.

For a FREE, no-obligation rate quote, call Liberty Mutual Insurance, toll free at 1-888-380-9287. Please be sure to tell them you are a member of City Co Federal Credit Union.*

NATIONAL CREDIT UNION YOUTH WEEK, APRIL 22-28, 2012

Are your kids on the right track to financial independence?



For many of today's young adults, the weakest link lies in learning the basics. Only 35% of teens know how to balance a checkbook or manage credit cards. During the past five years, a decline in overall financial knowledge is especially pronounced among 18-year-olds, and 13% fewer teens have bank accounts.*

Achieving economic prosperity is difficult. It's

especially hard for young people who've never learned how to manage money. Your credit union is ideally positioned to respond because we believe in the power of education. We're here to help you launch the youth in your life toward financial independence.

JOIN. As a start, open a savings account for each child in your family at the credit union. As soon as your children can write, have them fill out deposit and withdrawal slips. Guide teenagers through using a debit card and balancing a checkbook.

SHARE. Include your children in your household finance discussions. Show them how you budget income and expenses. As their skills improve, give them challenges—such as finding a better cell phone plan, calculating the total monthly cost of owning a car, or sticking to a budget with back-to-school or holiday spending.

COACH. Remind your children to ask for help when they need it. And turn to your credit union when you want help. Our tradition of service and philosophy of self-help make City Co Federal Credit Union and all credit unions a natural partner in pursuing financial security. We're here to help. For more information, contact us at 412-350-5957.

ENTERPRISE CAR SALES AUTO EVENT

City Co Federal Credit Union and Enterprise Car Sales are happy to announce a One-month auto event April 1st – April 30th. Enterprise Car Sales is located at

**4489 Campbells Run Road
Pittsburgh, PA
412-788-8558**

Ask for your local Account Executive Craig Stack for more information.

Why buy from Enterprise?

We're a different kind of used car dealer. We offer no-haggle pricing so you can avoid unpleasant negotiations and sales games. You'll be pleased with our professional people and low-pressure sales approach. We accept Trade-Ins.

**Borrow Smart.
Buy Smart.®**

Borrow from your credit union.
Buy from Enterprise Car Sales.

Change your mind? No problem.



If you buy an Enterprise car, and you change your mind, we will buy it back, no questions asked. We will give you up to 7 days or a

1,000 miles to make sure your next used car is your perfect car.

A Great Selection of Used Cars for Sale-120 makes and models.

Whether you are looking for a used car, truck, van or SUV, we have your next vehicle. We hand select vehicles, most from our fleet of more than 700,000, to offer unsurpassed quality and value.

Used Rental Car-One of the Best Values on the Road

Imagine getting a used car that's been well-maintained with regular oil changes and brakes and other parts inspected regularly. Plus a 12-month/12,000 mile Limited Powertrain Warranty. That is what you get with Enterprise. To preview their inventory logon to: www.enterprisecarsales.com.



LOAN SPECIAL

We are pleased to offer our members a Vacation Loan Special, from April 1 through September 30, 2012, 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, and save money. Our loans are reviewed daily and if approved, usually paid within 24 hours.