

ENJOY HUGE SAVINGS WITH A NEW VISA CREDIT CARD FROM CITY CO FCU

We are pleased to introduce the new City Co FCU Visa Credit Card! Our new Visa Credit Card offers worldwide shopping convenience with an introductory rate as low as 6.99% APR* and NO Annual Fee to qualified members. It's easy to apply...simply stop by our office or call to request an application.



Take advantage of this incredible offer – transfer your higher rate credit balances or take that long-awaited vacation

– don't miss this chance to save. Take a look at these additional benefits: Credit limits up to \$10,000* - 25 day grace period on purchases – travel/accident insurance – and more!

For questions about our new credit card program please call us at 412-350-4515.

(*Introductory annual Percentage Rate effective July 1, 2012 – December 31, 2012 for purchases and cash advances and is the lowest rate available based on creditworthiness criteria, your rate may be higher. Rates are subject to change. Must meet membership and lending criteria. Certain restrictions apply. Applications/disclosures are available by calling or visiting the credit union.)

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
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-
Vacation Special		\$3,000	\$3,000	\$2,000	\$1,000
12 Months/1 Year		5.00%	6.00%	7.00%	10.00%
New Vehicles 2012/2011		100%	100%	90%	80%
36 Months (not titled)		2.40%	2.60%	3.25%	7.25%
48 Months		2.50%	2.70%	3.50%	11.25%
60 Months		2.60%	2.80%	4.00%	14.00%
72 Months		3.25%	3.50%	4.50%	n/a
Used Vehicles – 7 Years Old		100%	100%	90%	80%
2011-2009	72 Months	3.50%	3.75%	4.00%	8.00%
2010-2007	66 Months	3.75%	4.00%	4.50%	12.00%
2006-2004	60 Months	4.00%	4.50%	5.00%	15.00%
Motorcycles		90%	90%	80%	75%
New – 2012/2011 60 Months		5.00%	6.00%	7.00%	11.00%
Used - 2011-2006 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
 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
 Saturday & Sunday Closed

DIVIDENDS (As of 6/30/12)

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 6/30/2012, 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.

2012 CREDIT UNION OFFICIALS

Board of Directors

Cathy Ingold, Chairman
 Edward J. Kress II, Vice Chair*
 Michael T. Mayer, Secretary
 Eileen Wagner, Treasurer
 Debra Barnisin-Lange*

Supervisory Committee

Edward J. Kress II, Chairman
 Mary Kay Abdulovic

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 14, 2012.

CU SERVICES & BENEFITS

- Member Check Cashing
- Share/Savings Accounts
- Sub Savings Accounts
- Christmas Club Accounts
- Money Markets
- 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
- Visa Credit Cards
- Signature Loans
- New & Used Vehicle Loans
- New & Used Motorcycle Loans
- 100% Share Secured Loans
- Vacation Discount Loans - (12 months)
- Money Orders @ \$1.00 each
- Visa Gift Cards
- 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
- After business hours - 24 hour answering machine service
- Website: www.citycofcu.com
- Email Address: citycofcu@citycofcu.com
- Fax Number: 412-281-9158
- Office Hours: Monday through Friday: 8:30 am – 4:00 pm



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.