

POST HOLIDAY LOANS

In today's changing economy, the one thing that is favorable for the average consumer is interest rates on loans are down.

With the Holiday season behind us, now may be the time for you to look at your credit card bills and see what interest rates you're paying on them. In most cases, the average rate on credit cards is now 28% or higher, not to mention the hassle of sending out all the different checks to the various places each month.

Our first suggestion is to consider a "Bill Consolidation/Signature Loan" with your credit union. We will lend as high as \$15,000.00 for 60 months at a rate based on your credit report score, to those that qualify.

Another suggestion is to take advantage of our new Visa Credit Card Program. You can transfer those high rate credit cards at a rate as low as 6.99% with no balance transfer fee. You also have the option of coming into our office and doing a cash advance on your CC FCU card that also does not have a fee attached with it. If you do not have a Visa Credit Card with us, or have any further questions, please feel free to call for more information.

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		8.50%	8.75%	11.00%	14.00%
48 Months		9.00%	9.25%	11.25%	15.00%
60 Months		9.50%	9.75%	11.50%	-0-
Holiday Special		\$3,000	\$3,000	\$2,000	\$1,000
12 Months/1 Year		6.50%	7.50%	8.50%	9.50%
New Vehicles 2013/2012		100%	100%	90%	80%
36 Months (not titled)		2.25%	2.40%	3.40%	8.00%
48 Months		2.35%	2.50%	3.50%	9.00%
60 Months		2.45%	2.60%	3.60%	10.00%
72 Months		3.10%	3.30%	4.30%	n/a
Used Vehicles - 7 Years Old		100%	100%	90%	80%
2013-2010	72 Months	3.00%	4.00%	5.00%	7.00%
2010-2008	66 Months	4.00%	4.25%	6.00%	10.00%
2007-2005	60 Months	5.00%	4.50%	7.00%	13.00%
Motorcycles - 7 Years Old		90%	90%	80%	75%
New - 2013/2012	60 Months	6.50%	7.50%	8.50%	12.00%
Used - 2012-2006	60 Months	7.50%	8.50%	9.50%	15.00%
100% Share Secured Loans		APR			
36 Months or less		3.00%			
48 Months		3.25%			
60 Months		3.50%			

- 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

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 www.facebook.com/Citycofcu

71ST ANNUAL MEETING

Our 71st Annual Meeting will be held on Friday, April 19, 2013, starting at 4:30 pm, at Mitchell's Restaurant, 304 Ross Street, Downtown Pittsburgh, hors d' oeuvres, beer and wine will be served from 4:30 until 6:00 pm. Our Annual Business Meeting and the Election of Officers will be held at 5:00 pm followed by the door prizes.



Up for election in 2013 is current Board Member, Cathy Ingold for a three year term. She is the endorsed candidate of the Nominating Committee. Nominations will also 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, have not caused the Credit Union a loss, and not have been convicted of any crime. If you are interested in running for the Board please send your resume to the Credit Union marked to the attention of the "Nominating Committee Chairperson."

We encourage our Members to attend the Annual Meeting. You are an owner of your Credit Union, and your opinion counts. This is your opportunity to make your voice heard.

PRIVACY NOTICE

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

Why?	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.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: - Social Security number and credit history - credit scores and employment information - income and payment history When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
How?	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?
For our everyday business purposes – 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
For our marketing purposes – to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions? Call 412.350.5957 or go to www.citycofcu.com

What we do	
How does City Co Federal Credit Union protect my personal information?	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.
How does City Co Federal Credit Union collect my personal information?	We collect your personal information, for example, when you - open an account or deposit money - apply for a loan or provide employment information - provide account information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only - sharing for affiliates' everyday business purposes – information about your creditworthiness - affiliates from using your information to market to you - sharing for nonaffiliates to market to you State law and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. - <i>City Co Federal Credit Union has no affiliates</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - <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>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. - <i>Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT and credit card companies</i>