

CITY CO FEDERAL CREDIT UNION

ATTENTION ALLEGHENY COUNTY EMPLOYEES:

The Benefits of Belonging

It's a better time than ever to belong to City Co FCU. Credit unions have a long history of helping people establish themselves financially and improve their financial profiles: That hasn't changed.

As credit unions become more competitive in areas like ATM access and online banking, they may look increasingly like banks from the outside. But from the inside out, credit unions are unique. Instead of operating for the benefit of shareholders, as banks do, credit unions are owned by their members, for their members. When you join and open a City Co FCU account, you become a shareholder. What this means, is that your membership at City Co FCU offers you access to lower interest rates on loans, significantly lower fees on accounts, and higher rates on savings. Because City Co FCU is a not-for-profit organization, any excess funds collected are returned to you, our shareholders, in the form of dividends.

Credit unions have been innovators in bringing the convenience of nationwide banking to their members without sacrificing the spirit of community. City Co FCU offers nearly everything else a nationwide bank might offer—online account access, credit and debit cards, loans of all types. But we do it within a member-focused philosophy, where our goal is to help our members achieve financial health, not just boost our bottom line.

For generations, credit unions have been an excellent choice for people who wanted to cultivate their own financial health. Now, that choice gives you more and more access to convenience and services too. It's all yours and at City Co FCU it belongs to you, our shareholders. Either call or stop by our office, and we will be more than happy to help you join City Co FCU.

Our Credit Union is all about YOU! Join Now!



Allegheny County Employee's Vehicle Loan Special

Rates as low as

1.89% APR on New Vehicles up to 60 months

2.25% APR on New Vehicles up to 72 months

2.49% APR for Used Vehicles up to 60 months



Effective September 13, 2013, your Credit Union is pleased to offer a VEHICLE Promotion for qualified members through November 30th with rates as low as 1.89% APR, for 60 months. (This rate applies to vehicles that have not been previously titled.) If you have purchased a vehicle elsewhere in the last six months, refinance with your Credit Union at these same great rates and save money. (This does not apply to current loans already financed with City Co FCU.) You also have a chance to win a \$200.00 VISA® Gift Card, when you close on a vehicle with us, between September 13th and November 30th. You will be automatically entered to win. The Credit Union's lending criteria must be met. We reserve the right to suspend or cancel the promotion as necessary for any reason.

Plan to attend our Open House on Friday, September 27th, from 10 to 2, at the Court House Building, on the Grand Staircase. This is for both current members and potential members to meet with credit union employees about the services and benefits of City Co Federal Credit Union.

Check Us Out

If your checking account is still at a bank, it's time to check out checking at City Co FCU. Our checking accounts make using the Credit Union easier than ever. Simplify your finances by having your paycheck or other recurring payment deposited directly into your Credit Union checking account. You can also set up direct payments for your mortgage or other loans. We also offer a free VISA® debit card and cash withdrawals.

Think it's too much hassle to switch? We make opening your Credit Union checking account and transferring your funds easy. Just ask us for the forms you'll need to fill out. At the Credit Union, it's all about providing you with the best possible service, so why not take advantage of all the benefits of belonging by opening your Credit Union checking account today?

Fall in Love

with a City Co FCU VISA® Credit Card

A credit card from your Credit Union gives you a secure, reliable way to pay for practically anything you need, anywhere in the world. Starting August 28th, we are proud to offer our members a rate as low as 2.99% APR, for one year. If you're currently a credit union member, you may receive a pre-approval application in the mail. If you're not currently a Credit Union member, we hope you will join the Credit Union and apply for our credit card, and take advantage of this great rate. We are also offering NO annual fee and NO balance transfer fee, plus an interest free grace period, a ScoreCard bonus points program and credit insurance.

Apply today!

CITY CO FCU SERVICES & BENEFITS

We are a "People Helping People" financial institution, offering the following services to our members:

- Allegheny County Employee Payroll Deduction
- Share/Savings Accounts
- Sub Savings Accounts
- Christmas Club Accounts
- Money Markets
- Share/Savings Certificates
- Trust Accounts
- Checking Accounts (no fee and no minimum balance)
- Member Cash Operation
- Home Banking
- E-Statements
- VISA® Check/Debit Cards (No Annual Fee)
- Overdraft Protection for Checking Accounts
- VISA® Credit Card Program (No Annual Fee or Transfer Fee)
- ACH/Direct Deposit - #243083224

- Same Day Phone and Mail Transactions
- Full Family Membership
- Signature Loans
- New & Used Vehicle Loans
- New & Used Motorcycle Loans
- 100% Share Secured Loans
- Holiday Discount Loans – (12 months)
- Money Orders up to \$1,000 @ \$1.00 each
- VISA® Gift Cards @ \$2.00 each
- Notary Public Services (vehicles not included)
- Invest In America (CU Member Discount Program)
- 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

Email Address: citycofcu@citycofcu.com

Phone Number: 412-350-5957

Fax Number: 412-281-9158

Office Hours: Monday – Friday: 8:30 am – 4:00 pm

Website: www.citycofcu.com

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government National Credit Union Administration, a U.S. Government Agency.

Be sure to visit our website at www.citycofcu.com
Cookie Yoder, President/CEO

