


# THE CITY CO CHRONICLE

Summer 2013

## 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.

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?

## 2013 Credit Union Officials

### Board of Directors

Eileen Wagner, Chairman  
Debra Barnisin/Lange, Vice Chair  
Kevin F. McCarthy, Treasurer\*  
Edward J. Kress, III, Secretary  
Michael T. Mayer, Director

### Supervisory Committee

Debra Barnisin/Lange  
Craig A. Stack

### 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 one asterisked name was elected to the Board of Directors for three years at our Annual Meeting held on April 19, 2013.

## Members Personal Account Password

We are asking our members when they come into the office or when they call in, to speak with the MSR and setup your own Personal Account Password. By doing so, this will add an additional layer of security and will benefit both you our member, and the credit union.

**BE SURE TO VISIT OUR NEW IMPROVED WEBSITE!**



## Picture the Possibilities

Borrow up to  
**\$3,000.00**  
for 12 months

As low as  
**4.99% APR\***

If your summer plans involve traveling, the Credit Union can help you get there. A signature loan can provide the financing you need to buy airfare, rent a convertible or pay for accommodations. With our low interest rates, variety of repayment methods, and flexible terms, you can afford to get away this summer!

\*APR = Annual Percentage Rate. Subject to change.  
Contact the Credit Union for details.



## Real Deals For Four Wheels: Get Your Vehicle Loan At The Credit Union

Auto dealer financing offers come and go, and those special deals may be limited to only certain makes or models - typically the slow-selling ones. Plus, "not all buyers will qualify"; that means only those people with pristine credit histories are eligible for those zero-or-very-low interest rates.

At City Co FCU, we offer fair and competitive rates on loans every day on all makes and models. Whether you're considering wheels that are new or new-to-you, see the Credit Union for a pre-approved loan. With a pre-approval, you have the freedom to visit multiple dealers, putting you in a better bargaining position with any of them. You can shop as though you are a cash buyer. Just don't let on that you have the financing in your pocket. Financing is a profit center for dealers, and although their primary goal is to sell you the car, truck, or SUV, the salesperson may try to make up the income from the lost loan in other ways. So be coy about how you intend to pay for the vehicle until you have negotiated your best deal. Do your homework, too. Check websites such as edmunds.com, kbb.com (Kelley Blue Book) and, fueleconomy.gov to compare features and prices. Remember the proverb, "He who is well prepared has won half the battle." With your preparations and a pre-approved loan from the Credit Union, you can find a real deal for your wheels.

### Holiday Closings

**LABOR DAY**

Monday, September 2nd

## VISA® Credit Card Program

- Did you know that most interest rates on credit cards are at 21% or higher?
- You have the unique opportunity to eliminate interest charges on all purchases when you pay the balance in full within the 25 day grace period.
- You can use your Credit Union VISA® Credit Card at more than 11 million locations worldwide.
- Why not pay off those high rate charge cards by taking a cash advance on your credit union card, at a lower interest rate and no cash advance fees.
- Your credit union is offering an introductory rate as low as 6.99% with NO Annual Fee, and NO transfer fees to qualified members.
- For an application, an increase on your present card, or any other information, please call us.



## Trying To Rebuild Or Start Your Credit?

People who are just starting out to establish their credit, or those trying to rebuild their credit history after a financial crisis, need special help when they need to borrow money. Your credit union is here to help. How? With a secured loan. Paying your loan back in full and on time establishes a credit history, so that in the future you can be considered for an unsecured loan, such as a signature loan or credit card.

Rebuilding or starting a credit history takes a little time, so you need to be patient. If you need credit and have no history or are challenged by recent financial troubles, see your credit union first. We may be able to help you with a share secured loan.



## Revive That Dormant Account

Like bills stuffed into the pocket of an old coat, you may have money tucked away in your credit union share savings account. It may be fun to discover stowaway funds as you spring clean your closet, but realize the found money hasn't been productive for you. You could have used it for something you needed. It's the same with your dormant account. In fact, a dormant account is counterproductive because it costs your fellow member/owners of the credit union money. The account must be maintained, even if it's not being used. It's time to revive your account and put it to work by adding to it regularly. We currently charge \$10.00 per month on all dormant accounts with no activity for three years or longer.

Ask us how you can use automatic transfers to make saving painless and keep your account from going dormant. Even saving a little at a time can add up to a lot. Stop by the credit union and we'll show you how.

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