

# THE CITY CO CHRONICLE

FALL 2013

## TWO VIP LOAN PROMOTIONS



- Effective 08/28/2013. Your Credit Union is running a one year VISA® Credit Card Promotion, with a rate as low as 2.99% APR, for one year. There is NO annual fee and NO balance transfer fee. Watch your mail for a separate promotion piece.
- Effective 09/13/2013. We are running a special **VEHICLE** Promotion for qualified members through November 30<sup>th</sup> with rates as low as 1.89% APR, for 60 months. (This rate applies to vehicles that have not been previously titled.)
  - **NEW VEHICLE.** as low as 1.89% APR, for 60 months.  
as low as 2.25% APR, for 72 months.
  - **USED VEHICLE.** as low as 2.49% APR, for 60 months.
- 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.
- The Credit Union's lending criteria must be met. We reserve the right to suspend or cancel the promotion as necessary for any reason.
- You also have a chance to win a \$200.00 VISA® Gift Card, when you close on a vehicle with us, between September 13<sup>th</sup> and November 30<sup>th</sup>. You will be automatically entered to win.

For more information concerning either one of these promotions, please call our office.

## Got Credit? We Have a Loan For You!

Whether you need new wheels, an updated kitchen or even a long-delayed vacation, historically low interest rates make it an ideal time to borrow. Rates are great and the friendly folks here at your credit union are ready and able to help you figure out the terms to match your budget. Using credit productively can help you save money. For example, if you are currently driving a gas-guzzler, buying a more fuel-efficient vehicle means you will have to make fewer painful trips to the pump. You can find and compare options at [www.fueleconomy.gov](http://www.fueleconomy.gov). Renovating your home also can help cut your energy bills; a more energy efficient furnace, air conditioner, appliances and lighting, and new windows are easier on your pocketbook and the environment. Paying for your vacation with a loan from the credit union instead of higher interest rate credit cards can save you money, too. So if you need a loan, look to your credit union first. Call, click, or stop by the credit union.

## Holiday Cash Coming Your Way

Holiday Club Account transfers will be done on Monday, October 7, 2013, from your Holiday Account into your savings account.

Didn't open one for 2013? It's never too early to start saving for next year! Call the Credit Union today for all the details on our Club Accounts.

## Holiday Loans Now Available

"The most wonderful time of the year" is just around the corner. But it may not seem so wonderful if after making your list, and checking it twice, you're not sure how you can make the holidays happen. A discounted, one year holiday loan from your credit union can help! With a holiday loan, you can determine your budget and stick to it by using cash for your purchases. That means January won't arrive with a blizzard of high-interest department store charge card bills. Start by figuring out all of your extra holiday expenses: Gifts, gift wrap, postage and shipping, entertaining, travel and so on. If that number is too high, think about ways you can save. For example, if your entire extended family traditionally exchanges gifts, agree to draw names or just buy gifts for the younger set. If you typically host a large gathering, go with brunch or an early afternoon party instead of an evening event. You can prepare less expensive fare and your guests will eat and drink less.

Now with a reasonable budget in hand, you're ready to apply for your holiday loan at the credit union. We want your holidays to be cheery and bright, so contact us soon!



## 2013 Supervisory Committee Account Verification

Your enclosed statement of account is being sent to you by the Supervisory Committee of City Co Federal Credit Union as part of our required account verification by NCUA. If the balance shown on your statement is not correct, please report the differences promptly, in writing, to Supervisory Committee, PO Box 23476, Pittsburgh, PA 15226-6476. Unless you report any differences to them within 10 days, your account as shown on the enclosed statement will be considered correct.

However, we want to remind you that NO other mail should be sent to this PO Box address. Please use 220 Grant Street, Pittsburgh, PA 15219.

## IMPORTANT NOTICE

Dormant accounts are of no advantage to you, our members, or to us. We are asking you to please take a look at your enclosed statement and determine if you are using your account with us, and/or if you still want to maintain your account with City Co FCU. As of 12/01/2013, we will begin charging a \$10.00 monthly Dormant Account Fee to accounts that have no other services with us and have not had activity for at least **24 MONTHS OR LONGER.**

### Holiday Closings

#### COLUMBUS DAY

Monday, October 14

#### VETERAN DAY

Monday, November 11

#### THANKSGIVING DAY

Thursday, November 28

#### CHRISTMAS HOLIDAY

Wednesday, December 25

#### NEW YEAR'S HOLIDAY

Wednesday, January 1

#### MARTIN LUTHER KING JR.

Monday, January 20

Cookie Yoder, President/CEO

## SCHEDULE OF FEE'S AND CHARGES

Effective: 12/01/2013

DESCRIPTION	AMOUNT
<b>Share Draft/Checking Account Fee's</b>	
ACH/Check Return & Stop Payment	\$25.00
ATM & POS & Savings Electronic Transfer Fee	\$5.00
Check Photo Copy	\$7.00
Deluxe Check Orders	Price varies
NSF Fee (Non-Sufficient Funds)	\$33.00
Stop Payment Fee	\$25.00
<b>VISA® Debit &amp; Credit Card Fee's</b>	
Credit Card late Fee	\$25.00
Expedited delivery for a plastic card	\$50.00
PIN Number Replacement or Change	\$5.00
Plastic Card Replacement Fee	\$5.00
NSF Return Check Fee	\$25.00
<b>Investment Account Fee's</b>	
Early Withdrawal for Share Certificates before Dividends	30-60-90 Days
Money Market withdrawals - after 3 per month	\$5.00
<b>Other Misc. Service Fee's</b>	
Account History Print-Out	\$3.00
Account Verification Fee	\$10.00
ACH & ATM & POS NSF Fee	\$33.00
Account Closed within 90 days of opening	\$10.00
Account Reconciliation/Research Fee per hour	\$25.00
Check Cashing Fee (less than \$100 on deposit)	\$5.00
Check Replacement Fee	\$10.00
Faxed Transmission	\$3.00
Money Orders – per item, up to \$1,000	\$2.00
Garnishment/Levy/Subpoena, etc. Processing Fee	\$30.00
Dormant Acct Fee - per month ( <i>inactive for 24 months</i> )	\$10.00
Escheat Processing Fee (after 5 years)	\$100.00
Vehicle Lien Recording Fee	\$35.00
Real Estate Satisfaction Fee	Price varies
Returned Mail Fee – per occurrence	\$10.00
PA Notary Work (signatures only)	\$5.00
Prior period statement copies	\$5.00
Duplicate 1099/1098	\$5.00
Stop Payment Fee	\$25.00
VISA® Gift Card Fee	\$3.00
Written Pay-Off Request (mailed or faxed)	\$25.00

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