

CITY CO FEDERAL CREDIT UNION

ATTENTION ALLEGHENY COUNTY EMPLOYEES: JOINING IS EASY

You can stop in our office located in Downtown Pittsburgh, at 220 Grant Street, Pittsburgh, PA, and complete the membership card and payroll deduction card. Or, you can call us at 412-350-5957, and we will be more than happy to mail you the membership forms to your home address.

If you are signing up for payroll deduction you do not need to make a deposit at the time the account is being opened, unless you want to. Your account will be opened with the first Allegheny County bi-weekly payroll deduction deposit and can be as little as \$5.00 per pay.

We are thrilled to notify you that for the second year in a row, we were invited to attend the 16 days of the Allegheny County Benefits Fair, and you can join City Co FCU there as well. The fairs will run from October 20 through November 12, at the 16 different locations throughout the various locations within Allegheny County.



VISA® CREDIT CARD DISCOUNT PROMOTION

A VISA® Credit Card from your Credit Union gives you a secure, reliable way to pay for practically anything you need, anywhere in the world.

Starting October 1, we are proud to offer our members a rate as low as 2.79% 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 to 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 reward points program and credit insurance.

APPLY TODAY!

This special credit card promotion runs from October 1 through January 15, 2015.



ALLEGHENY COUNTY EMPLOYEES VEHICLE LOAN SPECIALS

Effective October 20 through December 31, 2014, your credit union is pleased to offer a Vehicle Loan Promotion for qualified members. (These rates apply to only new vehicles that have not been previously titled.) Also, if you have financed a vehicle elsewhere within the last six months, refinance with your credit union at these same great rates and save money. The credit unions lending criteria must be met and we reserve the right to suspend or cancel the promotion as necessary for any reason.

1.89% APR – New Vehicles for 60 months

2.29% APR – New Vehicles for 72 months

We are also offering discounted rates on Used Vehicles, as low as 1.99%



Other loan rates have also been reduced for this same period. Please visit our website for further information. We are also offering 12 month Holiday Loan Specials as low as **2.99% APR**.

"HOME EQUITY LOANS COMING NOVEMBER 2014"

Free Checking Accounts

It's easy to save with our **FREE** Checking Account Program!

Our Checking account offers you the convenience you want and the flexibility you need without monthly fees. Avoid hidden costs other financial institutions have and open a checking account with your credit union.

- ✓ NO Minimum Balance
- ✓ NO Monthly/Annual fees
- ✓ NO Minimum Deposit
- ✓ Unlimited check writing
- ✓ **FREE** VISA® Debit/Check Card
- ✓ **FREE** Home Banking
- ✓ **FREE** Telephone Transfers
- ✓ **FREE** Cash Withdrawals
- ✓ First 20 checks are **FREE**
- ✓ Surcharge **FREE** ATM's at all Dollar Bank machines and credit union machines marked "CU\$"
- ✓ Overdraft protection from your savings accounts
- ✓ Courtesy Pay Program
- ✓ Direct Deposit and Payroll Deduction available
- ✓ **New FREE BillPay Program**



Ask us for further information and start enjoying truly **FREE** checking.

Allegheny County DHS Holiday Project

We are pleased to team-up with Allegheny County Department of Human Services (DHS) to brighten the holiday season for vulnerable children throughout the region.

Beginning in October, gift tags with a child's name and wish list item will be displayed in the City Co Federal Credit Union lobby. You are welcome to select a gift tag, purchase the gift, and simply return the unwrapped gift, with the gift tag attached, to the gift donation box in the lobby by December 5, 2014. We will take care of making sure that the children receive their gifts for the holiday season.

The children will benefit, of course, but you and your family will take pride from knowing that you put a smile on the face of a child in need this holiday season. Thank you in advance for your generous support of this project. Together we can make the difference!



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
- ACH/Direct Deposit - #243083224
- Automated Account Info. – 1-800-983-9561
- Share/Savings Accounts
- Christmas Club Accounts
- Vacation Club Accounts
- Sub Savings Accounts
- Money Markets
- Share/Savings Certificates
- Trust Accounts
- Full Family Membership
- Checking Accounts – FREE
- BillPay – FREE
- Overdraft Protection for Checking Accounts
- Courtesy Pay
- Member Cash Operation
- Home Banking

- E-Statements
- VISA® Check/Debit Cards (No Annual Fee)
- VISA® Credit Card Program (No Annual Fee)
- Same Day Phone and Mail Transactions
- Better Choice Loans – (3 months)
- Holiday Discount Loans – (12 months)
- Signature Loans
- New & Used Vehicles
- New & Used Motorcycle Loans
- 100% Share Secured Loans
- Money Orders up to \$1,000 each
- VISA® Gift Cards
- Notary Public Services (vehicles not included)
- Invest In America (CU Member Discount Program)
- CUNA Mutual Group Insurance
- TruStage Member Insurance

After business hours - 24 hour answering machine service

Email Address: citycofcu@citycofcu.com | **Phone Number:** 412-350-5957

Fax Number: 412-281-9158 | **Website:** www.citycofcu.com

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

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.

"PEOPLE HELPING PEOPLE"

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

