

THE CITY CO CHRONICLE

WINTER 2015

73rd ANNUAL MEETING

The Credit Union's 2015 annual meeting is just around the corner, and we hope you can join us. Unlike other financial institutions whose meetings are restricted to a few shareholders, your credit union is a financial cooperative with meetings open to its valued member-owners: You! So plan now to attend to learn about the elections to the Board of Directors, hear about how the credit union fared in 2014, and get the scoop on what's on tap in 2015.

Give us your feedback and let us know how well the credit union is serving your financial needs. Tell us about what we're doing right as well as your suggestions for making improvements. Enjoy refreshments and the chance to visit with other members, too. The credit union exists only to serve you and your support is appreciated. We look forward to seeing you there.

Our 73rd Annual Meeting will be held on Friday, April 17, 2015, starting at 4:30 PM, at Mitchell's Restaurant, 304 Ross Street, Downtown Pittsburgh, light hors d' oeuvres will be served from 4:30 pm until 6:00 pm. Our Annual Business Meeting and the Election of Officers will be held at 5:00 pm followed by door prizes.

We encourage our Members to attend the Annual Meeting. You are an owner of your Credit Union, and your opinion counts.



2015 Board Elections

In accordance with our by-laws, the Nominating Committee has filed the following ballot with the CC FCU Board Secretary:

- Edward J. Kress II, Incumbent (3 year term)
- Debra Barnisin-Lange, Incumbent (3 year term)

Names of other CC FCU members may be added to the ballot by using the following procedures:

1. Eligible members must obtain an application and a biographical data form, either in person or by mail.
2. The petitioning member must obtain signatures from at least 1% (43) of valid and eligible credit union members.
3. The member must complete the biographical data form.
4. The member must then return the completed application, biographical data form, and the list of signatures to Cookie Yoder, by 4:30 PM, on Friday, February 27, 2015.

The Board Chair has appointed the following individuals to serve as the 2015 Nominating Committee: Kevin McCarthy, Chair, Michael Mayer, and Cookie Yoder.

On Monday, March 2, 2015, the application/petitions will be verified. Only qualified members in good financial standing with CC FCU will be accepted and added to the ballot. The completed ballot with biographical data of all nominees will be posted in the credit union lobby.

The ballot will be presented at the Annual Meeting on Friday, April 17, 2015. Members with a deposit of at least one share (\$25), and who are at least 18 years old, and have not been convicted of any crime or caused the credit union a loss, are eligible to vote. If a vote is needed, each member is allowed only one vote, regardless of the amount of their shares. There will be no off-site ballot boxes or proxy vote. You must be present to vote. Nominations will not be taken from the floor.



PEOPLE HELPING PEOPLE

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Tax Time!

It's almost tax season! That means that you can have your tax refund directly deposited into your Credit Union account quickly, easily, and FREE! According to the IRS, a refund check is issued within 6 to 8 weeks of filing a paper return. If you file a paper return, and choose to directly deposit your refund, you will receive your refund in 5 to 6 weeks. If you electronically file (E-file), your refund will be issued within 3 weeks of filing. However, if you choose to E-file and choose direct deposit for your refund, the IRS says you should receive it within 14 days.

To elect direct deposit of your tax refund into your Credit Union account, simply provide your tax preparer with your account number and our ABA routing #243083224. If you choose to E-file, you can always check the status of your refund online at www.irs.gov.

To check your refund status, you will need your social security number, your filing status, and your refund amount. Also, remember to keep your 2014 year-end statement for tax reporting purposes!

Holiday Closings

MARTIN LUTHER KING JR. DAY

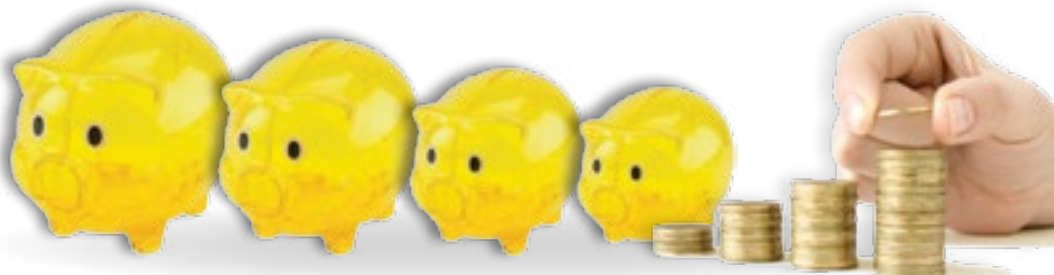
Monday, January 19

PRESIDENTS' DAY

Monday, February 16

Cookie Yoder, President/CEO

Hey Kids, Get your Pigs in a Row!



City CO Federal Credit Union is committed to helping young people acquire good financial skills. We provide the tools children need to build wealth and learn the value of saving, earning and investing. Teaching the concept of saving at a young age benefits a person for a lifetime. Our goal is to help young people become knowledgeable and confident about money, so they'll make smarter financial decisions as adults.

It's never too early to start saving, so why not start at City Co FCU? **Save today and receive a free gift!**

It's Your Money. Never Pay To Use It.

Free Checking. Free BillPay.

Checking at City Co FCU is truly free, and comes with BillPay that doesn't cost you a cent to take advantage of! What are you waiting for? Sign up today and pay your bills without even going to the post office! We also offer a Free VISA® Debit Card Program and a Courtesy Pay Program with our Checking Accounts.



Make Your Financial Dreams Come True with a Home Equity from Us!



For those times when you need a little help making your financial dreams come true – City Co Federal Credit Union is here for you with the right home equity loan, even if you have less than perfect credit. Our lending experts can help guide you to the right loan for you. Our rates are as low as 2.89% and NO CLOSING COSTS!

City Co uses a risk based lending program. Risk-Based Pricing is a system of pricing loans so that the interest rate charged to a member is based on the credit risk they represent. We are able to offer low-rate pricing to our lower risk members, and at the same time allow our higher risk members to obtain credit at a higher rate. Both options have no closing costs! Our system is designed to help out all financial situations, after all our motto is "People helping People."

Apply for a home equity loan with us and we can make your financial dreams come true!

HAPPY NEW YEAR!

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