

SPRING 2015

# **TOTALLY FREE CHECKING ACCOUNTS**

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

Our Checking account program 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 City Co FCU!

- NO Minimum Balance
- NO Monthly and/or Annual fees
- NO Minimum Deposit
- Unlimited check writing
- First 50 checks are Free
- Free BillPay (online banking)
- Free VISA® Debit/Check Card
- Free Home Banking
- Free Telephone Transfers
- Free Cash Withdrawals
- Free Direct Deposit & Payroll Deduction to your checking account
- Surcharge Free ATM's at all Dollar Bank machines and all Credit Union ATM machines
- Overdraft protection from your savings accounts
- Courtesy Pay (overdraft protection)
- Pop Money
- Automated 24 Hour Account Information: 1-800-983-9561

Call us for further information and start enjoying truly FREE checking.

Coming in May, your credit union is pleased to announce we will begin offering "Second Chance Checking Accounts." For more information please call our office.

# REMINDER

Our 2015 Annual Meeting will be held on Friday, April 17, starting at 4:30 PM until 6:30 PM. It will be held at Mitchell's Restaurant, 304 Ross Street, Downtown Pittsburgh.



### PEOPLE HELPING PEOPLE

**Free Checking** Just Ahead

### e-Statements: Are You Green Yet?

As a credit union member, you're already a socially conscious consumer. You're always looking for ways to improve the world around you and help others, but are you green when it comes to your credit union statements? If not, you can easily make the switch from paper to paperless.

By replacing traditional paper statements with e-Statements, you will:

1. Cut back the need for resources to create paper statements and in turn, improve the environment.

2. Protect your identity by reducing the paper trail of regular mail and thus the chance for ID theft.

e-Statements also:

- Reduce paper clutter
- Safer than traditional mail
- Available much sooner than paper statements
- Offer convenience access years of account history online at anytime from anywhere
- Provide email notifications when a statement is ready to view
- Are fast, easy, and secure

If you're interested in making the switch from paper to electronic statements, call or visit our office to find out how to go green!



### **Holiday Closings**

GOOD FRIDAY Friday, April 3 MEMORIAL DAY Monday, May 25

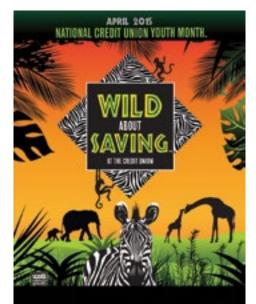
## Wild About Saving!

#### **Credit Union Youth Month**

Visit City Co Federal Credit Union during the month of April 2015 and help us celebrate National Credit Union Youth Month<sup>™</sup>. That's right, it's an entire month now!

We want our youth members to get wild about saving at their credit union. Open a new youth account during April and receive a free gift.

And remember, City Co Federal Credit Union membership is open to all members of your family. Now is the time for them to begin saving for their future. Also, parents can use their payroll deduction to deposit to youth accounts. Share the gift of membership with someone you love.



# HOME EQUITY LOAN SPECIAL With No Closing Costs!

Whether your're looking to renovate your home, upgrade a vehicle, or go on vacation, City Co FCU offers the lowest rate ever and NO CLOSING COSTS!

as low as 2.29% APR\* for 5 years,

as low as **2.89%** APR\*

as low as **3.29% APR\*** for **15 years**.

\*APR = Annual Percentage Rate. These rates are for a limited time period and the rates and terms are subject to change without prior notice. APR based on 80% LTV (Loan to Value). Rates are offered for both first and second place mortgages/home equity loans.

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