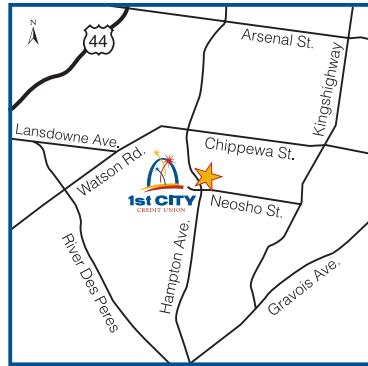


The Benefits Of Membership



5011 Hampton Avenue
St. Louis, MO 63109
(314) 353-6676
Fax (314) 353-9153

Audio Response System
(866) 828-9317

www.1stccu.org

Office Hours

Monday & Friday:
9 a.m. – 4:30 p.m.

Tuesday, Wednesday & Thursday:
9 a.m. – 4 p.m.



Why Join 1st City Credit Union?

1st City Credit Union is a full-service, not-for-profit financial institution owned by members who join the credit union. We treat you like an owner, not just a customer. That's one reason why, year after year, credit unions rank number one in consumer satisfaction surveys by *American Banker*, the Consumer Federation of America and other organizations.

1st City Credit Union offers decades of serving our members and community. The credit union was formed in 1928 by and for the parishioners of St. Anthony of Padua Catholic Church. Today, the credit union serves anyone who lives or works in the city of St. Louis. Your family members can join, too! For more details about membership eligibility, just stop by or give us a call.

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA
National Credit Union Administration,
a U.S. Government Agency

 **AMERICA'S
CREDIT UNIONS™**
Where people are worth more than money.™

MAY11-012

Savings

Primary Savings (Share) Account

Build up your financial security with an interest-earning, federally insured, personal savings account – available for withdrawal when you need it, without penalty. Your savings earn dividends based on the credit union's performance, and profits are passed on to you.



Christmas Club Account

Members may open a Christmas Club Account at any time of the year, and there is no minimum balance requirement. Christmas funds are distributed to your savings account in early November, just in time for some early holiday shopping!

Kids Club Account

Young members can start a savings plan the day they are born! 1st City offers a special savings account for children up to age 12. This is a great way to start instilling good savings habits in your children. There is no minimum deposit required to open a Kids Club account, so start today!

There's No Safer Place To Invest

The National Credit Union Administration (NCUA), an agency of the federal government, insures all of your savings and investments at 1st City Credit Union to \$250,000. There is no safer place to invest your money.

Convenience Services

Checking (Share Draft) Account

Many banks charge \$5 or more just to use your checking account, or they offer a free checking account only if you also agree to a bundle of services you may not want. At 1st City Credit Union, we offer a checking plan that is perfect for the economy-minded member!



Check out these great benefits:

- No monthly service charge
- No minimum balance requirement
- Free Visa® Debit Card
- Unlimited check writing
- Monthly statements

Visa Debit Card

With your 1st City Credit Union Visa Debit Card, you have access to your savings and checking accounts for withdrawals or balance inquiries whenever and wherever you need it.

It is also a fast, convenient and safe way to purchase what you want, when and where you want it. Just present your card at the time of purchase, and the amount will be automatically deducted from your checking account.

Direct Deposit

With Direct Deposit, your paycheck, Social Security or other government check is automatically deposited in your 1st City accounts. There is no need to make special trips to the credit union each month to make your deposits. And, there is no need to worry about lost or stolen checks!

Convenience Services *(continued)*

Audio Response System

Don't have time to make it to the credit union? We provide 24/7 access anytime you need it. Perform account transactions from any touch-tone telephone by dialing toll-free (866) 828-9317. It's just like having one of our member service representatives with you at all times – at your home, the office or even in your car! Easy-to-understand instructions and menu options enable you to take care of credit union business without a special trip to the credit union!



Other Convenience Services

- Cashiers Checks
- Notary Service
- Gift Cards
- Wire Transfer

Loans

New & Used Auto Loans

Forget the auto manufacturers' so-called "zero-percent" financing! The credit union offers no-hassle auto loans on new or used cars and trucks, all with no hidden charges or prepayment penalties, with some of the lowest rates in town.



Loans *(continued)*

Recreational Loans

Whether you prefer to hit the lake or just take to the open road, the credit union is the best starting point. We can help you finance your RV, boat, trailer or motorcycle.

Signature Loans

With our Signature Loans, you can borrow up to \$10,000 at competitive rates. Your signature is all we need to secure this loan. It's that simple!

Share Loans

A Share Loan uses your shares in the credit union as collateral. It's the easiest way to keep your money in your share account earning dividends while you are using the funds from the loan.

Visa Credit Card

The credit union Visa will make it seem like you bought everything on sale. Just take a look at the benefits:

- Everyday low rates
- 25-day grace period on purchases
- No annual fee
- Purchasing power at millions of locations worldwide



Other Low-Cost Lending Services

- Auto Warranties
- Credit Disability Insurance
- GAP Insurance