



Formerly St. Anthony Credit Union

# The Grapevine

WINTER 2008

## Give Yourself A Break!

**With A Post-Holiday Loan From 1st City Credit Union, Make Your Wishes Come True!**

Were you too generous this past holiday season? With a Post-Holiday Loan from 1st City Credit Union, 5477 you can recover from all the high-interest credit card bills or use the money to pay your taxes!

- Enjoy a low 6.95% APR\*
- Borrow up to \$1,200
- You'll have the loan paid off before the next holiday season arrives

Stop stressing over holiday bills – you deserve a break. Come in to 1st City Credit Union today!

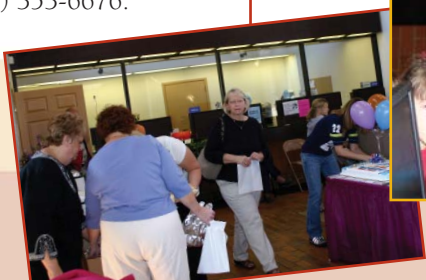
\*APR=Annual Percentage Rate. Offer expires 3/31/08. Loan availability based on member credit and other factors. See credit union for complete details.

## Save All Year Long For The Holidays!

Save money all year long for holiday shopping with a Christmas Club Savings Account at 1st City Credit Union. Open your Christmas Club Account with just \$10. Even small deposits will make a big difference in a year!



Don't be caught off guard when the holidays hit next year. To learn more about our Holiday Club Savings Account, stop by our office today or give us a call at (314) 353-6676.



## Happy New Year!

The Board of Directors and staff of 1st City Credit Union hope each and every member had a very happy and safe holiday season.

At 1st City Credit Union, we are always working toward offering our members with new services and competitive rates provided with friendly and excellent services to our members. We hope 2008 will be a happy and prosperous year for you!



## Please Make Plans To Join Us At Our Annual Meeting!

**Date:** Sunday, February 17, 2008  
**Time:** 1 p.m.  
**Place:** New St. Anthony Hall  
 3133 Meramec St.  
 St. Louis, MO 63118

Come see what your credit union is about! One thing that separates credit unions from other financial institutions is our members participate in how the credit union operates, including the election of 1st City Credit Union's board of directors.

We will analyze our financial performance over the past year, discuss goals for 2008 and elect our 2008 board of directors. Members will also get a chance to meet other members and credit union staff. We anticipate an afternoon of good food and fun, so please make your reservations today! 7278 Please note: this event is free for members, but guests will have to pay \$10 to attend the meeting.

## 1st City Gives The St. Louis Area A 'Warm-Up'

1st City Credit Union, along with a number of St. Louis-area credit unions, helped warm up the bi-state region by serving as a drop-off site for Warners' Warm-Up coat drive during October. We collected 24 coats, thanks to your donations. Overall, the St. Louis area collected 1,600 coats and \$4,200 for Warners' Warm-Up. Thank you to everyone who donated!

## 1st City Open House A Huge Success!

In October, 1st City Credit Union held an open house to celebrate our new name and new location. We enjoyed showing around our members, as well as meeting some new friends in the neighborhood. In addition to giveaways, refreshments and prize drawings, we also donated \$150 to the American Cancer Society.

We would like to thank all our members who attended the open 8035 house, and we would like to give a BIG THANKS to those who donated gifts for the event. They really helped make for a fun day!



5011 Hampton Ave.  
St. Louis, MO 63109

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### Holiday Closings

The credit union will be closed in observance of the following holidays:

#### New Year's Eve

Our office will close at noon on Monday, December 31

#### New Year's Day

Tuesday, January 1

#### Martin Luther King, Jr. Day

Monday, January 21

#### Presidents Day 5972

Monday, February 18

#### Good Friday

Friday, March 21

### Find Your Account Number For Big Bucks!

Don't forget about our "Big Bucks" program. Find your account number in this newsletter, tell a credit union employee and we will deposit \$10 into your account!



### Select Rates

Rates effective 1/1/2008.  
Contact the credit union for all current rates.

Dividend Rate .....2.00% APR\*  
.....2.02% APY\*\*

#### Loan Rates

New Vehicles .....5.49% APR\*

Used Vehicles .....6.49% APR\*

Signature Loan .....8.50% APR\*

VISA® Credit Card....9.00% APR\*

\*APR=Annual Percentage Rate. Rates subject to member credit and other factors. See credit union for complete details.

\*\*APY=Annual Percentage Yield.



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## PRODUCT SPOTLIGHT

# Enjoy Convenience With 1st City Checking!

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 requirements
- Free VISA® Debit Card
- Direct Deposit
- Audio Response System, telephone banking

Stay tuned for more information about our checking services. **One lucky member will have the chance to win a great prize!**



## Don't Forget About Our Check Services

*1st City Credit Union offers Teller Checks for \$1 each. Plus, 5251 we are now offering Cashiers Checks for \$2 each. Come to us the next time you need certified funds!*

# 1st City Members Give A Merry Christmas To A Local Family In Need

1st City Credit Union collected gifts so a local family in need could have a merry Christmas. We are proud that our members know the true meaning of Christmas. This is also what credit unions uphold as their mission – people helping people. Thanks to everyone who donated and made our family have a wonderful Christmas! They were very appreciative.

## Member Notice

Effective February 1, 2008, 1st City Credit Union will begin charging a \$15 late fee on all loans that are 15 days or more delinquent.

## Mailing Address Change

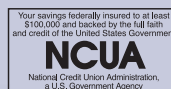
*As of December 31, 2007, 1st City Credit Union no longer has our P.O. Box. Please use the following address for all correspondence and payments:  
5011 Hampton Ave., St. Louis, MO 63109*

[www.1stccu.org](http://www.1stccu.org)  
5011 Hampton Ave.  
St. Louis, MO 63109  
(314) 353-6676  
fax (314) 535-9153

**Lobby Hours:**  
Mon. & Fri.  
9 a.m. to 4:30 p.m.  
Tues., Wed. & Thurs.  
9 a.m. to 4 p.m.



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Where people are worth more than money.™



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