



Spring 2011

1st City Celebrates Another Year Of Service

More than 130 credit union members and guests gathered for 1st City Credit Union's 2011 Annual Meeting to socialize, dine, look back and plan ahead. Though the challenges, changes and accomplishments of the past year were unique, the personal service and financial solutions 1st City offers have remained constant.

In addition to recognizing the developments of the past year, those in attendance also elected two new board members. Our volunteers will guide the credit union into another year of growth, success and stability. Visit our website, www.1stccu.org, and click on the What's New page for a complete listing of credit union volunteers.

Thank you to all of the volunteers, staff and members who continue to support 1st City Credit Union. We look forward to serving you, and we hope you'll join us at our next annual meeting.

Shred Your Personal Documents! Area Credit Union Will Hold Free Shred Day



Gather all those old statements, tax receipts and other personal documents, and shred them! Our credit union is partnering with American Eagle Credit Union to

offer free shredding for members. Please note that you may need to show proof of 1st City Credit Union membership. The credit union reserves the right to limit shred quantities.

Date: Saturday, May 7, 2011
Time: 9 a.m. to noon
Place: American Eagle Credit Union
1001 Lynch St.
St. Louis, MO 63118

We Offer A Full Menu Of Services

When it's time to order up great financial services and products, 1st City Credit Union is the best place in town. Our members enjoy significant savings on loan and credit options, personal attention from a helpful staff and convenient services – all without reservations.

Now, when you refer a new member to 1st City Credit Union or sign up for new services, we'll even serve up cash rewards. **You could earn \$100 or more with our new 1st City Rewards program!***





Choose from any of the following options to earn your 1st City Rewards. The more you order, the more rewards you can enjoy!

Checking Account With Direct Deposit
Made from scratch without monthly fees or balance requirements

Online Services Sampler
A combination of Online Banking, E-Statements and Online Bill Pay, all featuring high-quality security and convenience

1st City Visa® Credit Card
A fixed, low rate of just 9.0% APR**, served without annual fees or balance transfer charges

1st City Loan Services
Low rates, flexible terms and easy payment options combined with a side of great savings

A La Carte Rewards

Add one service	\$10
Add two services	\$25
Add three services	\$40
Add four services	\$75
Refer a member	\$25

Earn
\$100
Or More In
1st City
Rewards*



It's a great time to try something new from our service menu, tell your friends about our financial specials, and start earning your 1st City Rewards. Even if you've been enjoying our products and services for years, you can still make referrals and share the 1st City savings with your friends, family and neighbors. There's no limit to the number of referrals you make or the 1st City Rewards you can earn. Contact the credit union for more information about 1st City Rewards, and start earning more today!

*Rewards are deposited in member share accounts upon service approval. Referrals are awarded when new member mentions existing member name upon account opening and transfers one direct deposit or automatic payment to the credit union. If accounts are closed or services discontinued within six months of reward, penalties may apply and reward funds recalled. Contact 1st City Credit Union for complete offer information.
**APR = Annual Percentage Rate. Actual rate dependent upon member eligibility and creditworthiness. Contact 1st City Credit Union for complete details.



Spring It On! With 1st City & Enterprise Car Sales

This May, 1st City members can take advantage of special spring deals with Enterprise Car Sales. Not only can you shop great deals on quality pre-owned vehicles, but you can also receive guaranteed Kelly Blue Book Trade-In Value for your vehicle plus \$500!* Plus, with great financing from the credit union, your savings will really bloom! Watch our website, www.1stccu.org for details, and spring it on with 1st City Credit Union and Enterprise Car Sales this season!

*Trade-In values obtained from Kelley Blue Book Co.'s website KBB.com. Blue Book Trade-In Value is based on accurate condition rating and mileage of vehicle. If a Blue Book Trade-In value is not available for your vehicle, Enterprise will provide a fair and competitive value for customer's vehicle. Additional trade-in value of \$500 is only available on used passenger vehicles or light duty trucks. Additional trade-in value of \$500 is not available on vehicles without a Blue Book Trade-In Value or when Enterprise vehicle is not purchased. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer valid 5/1/11 - 5/25/11.

Rock Out With 1st City For Youth Week 2011

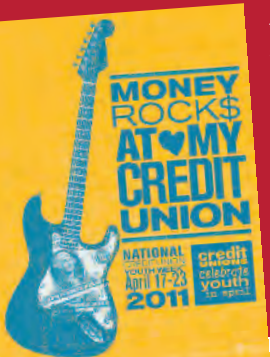
April
18-23

Music can transport us to a world where anything is possible – a place where everyone can rock out and achieve their dreams. As 1st City Credit Union celebrates National Credit Union Youth Week, we want to do the same thing.

Whether you need to finance your world tour or want to save up for your first guitar, we can help. In fact, when members up to age 12 open a youth account with 1st City Credit Union, we'll even make the first \$10 deposit!*

Take advantage of Youth Week this year, and talk to 1st City Credit Union about the financial options that will help you achieve your dream.

*Youth accounts are available for members ages 12 and younger. Account must remain open for six months to retain initial \$10 deposit. If account is closed before six months have passed, penalties may apply. See credit union for complete details.



We're Your Destination For Great Vehicle Loans

You don't need a navigational unit to find the best vehicle financing in town. Make 1st City Credit Union your destination for low rates and great service! Whether you're thinking of buying a new car or want to refinance your existing vehicle, we'll put you in the driver's seat!

Kick the tires on our loans:

- Enjoy loan rates as low as 3.99% APR*
- Choose your term, up to 72 months
- Get pre-approval for an advantage at the dealership
- Enjoy a quick, convenient application process



Not only will you enjoy those great features, but you can also fill up your savings tank with 1st City Rewards when your loan is approved! You'll get a great loan, affordable payments and a little extra gas money to get you where you want to go.

Stop by 1st City Credit Union to learn more about our Vehicle Loans, and drive off with a deal today!

*APR = Annual Percentage Rate. Promotional rate available for model years 2006-2011. Loan availability and rate are dependent upon membership eligibility, loan terms and creditworthiness. Contact credit union for complete details.



Get Your Finances In Shape With A 1st City Visa Card!

Physical fitness is often a top priority as summer approaches, but how is your FISCAL fitness? If it's time to work out that old debt and get your finances in shape, don't cut calories. Cut your interest rate with 1st City Credit Union!

Transfer your high-interest debt, and strengthen your savings with these card features:

- Fixed interest rates as low as 9.0% APR*
- Avoid annual fees, balance-transfer fees and cash-advance fees
- Speak with live, local people about your account
- Enjoy convenient online account access and payment options
- And more!



This year, work your budget along with your biceps. To learn more, or apply for your 1st City Visa Credit Card, call (314) 353-6676. The application process is quick and easy, so you'll be flexing those money muscles in no time!

*APR = Annual Percentage Rate. Actual rate dependent upon membership eligibility and creditworthiness. Contact the credit union for complete details.

Important Member Notice

Avoid Dormant Account Fees

Remember, members with a share balance less than \$250 and no other 1st City Credit Union accounts may be assessed a \$5 quarterly fee. You can avoid dormant account penalties by making a transaction such as a deposit, withdrawal or transfer. You can also talk to our staff about the loans, credit options and convenience services available at 1st City Credit Union.

Holiday Closings

Good Friday April 22

Memorial Day May 30

Independence Day July 4



www.1stccu.org
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Fax (314) 353-9153

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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