



Formerly St. Anthony Credit Union

# The Grapevine

WINTER 2010

## Protect Your Accounts & The Environment

### Sign Up For E-statements Today!

Signing up for e-statements saves paper and helps preserve the environment. But did you know that it is also an effective way to protect your private financial information?

When you sign up to receive free e-statements from 1st City Credit Union, you'll be able to review your 6075 statements through our secure Web site, and even save them to your personal computer. By keeping this information out of your mailbox and out of your trash, you also keep it out of the hands of potential criminals. You'll be protecting your identity along with the environment!

Signing up for e-statements is easy! Simply call or stop by our office to enroll.

## What Makes 1st City Credit Union Different?

### Find Out At Our Annual Meeting!

As a not-for-profit financial institution, 1st City Credit Union is different from the big banks. We work to provide our members with personal service. We strive to offer high returns on investments and low rates on loans. We value our place in the community and look for opportunities to enrich the lives of those around us. Maybe most importantly, a group of volunteer officers – who offer their time to serve the credit union and their fellow members – guides the direction of the credit union's goals.

Please mark your calendars for Sunday, February 21, and join us at the 1st City Credit Union Annual Meeting. Experience the 3262 credit union difference, discuss our financial performance and goals for the future, and vote in volunteer elections. Plus, you'll also enjoy refreshments, socializing, prize giveaways and fun!

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**Date:** February 21, 2010  
**Time:** Doors open 12:30 p.m.; Meeting starts 1 p.m.  
**Place:** American Czech Educational Center  
 4690 Lansdowne Ave.  
 St. Louis, MO 63116

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We look forward to seeing you there!



### Get Your Free 1st City Credit Union Checking Account NOW!

You don't have to call in the next fifteen minutes, and we won't offer you a free reading light with purchase. In fact, you don't have to BUY anything. A free checking account from 1st City Credit Union is designed to SAVE you money, not hustle you out of it.

In fact, you can save more than \$300 annually by using a credit union 3232 rather than a traditional bank to handle your money!\* Why switch to a different financial institution for a quick buck or small prize, when the real reward is keeping your own money? With 1st City Credit Union, you can do just that, plus more!

- \* No minimum balance
- \* No monthly fees
- \* No additional charges
- \* No fees at more than 28,000 CO-OP Network ATMs
- \* No charge for debit card, online banking or online bill pay\*\*

Contact 1st City Credit Union today to learn more about how you can benefit from a truly free checking account!

\*According to bankrate.com. \*\*Online bill pay is free for the first three months. After that, Online Bill Pay is \$5.95 per month for unlimited transactions.

## Beat The Post-Holiday, High-Interest Hangover

### Transfer Your Holiday Debt To A 1st City Credit Union VISA® Credit Card & Save!

Being wrapped up in the holiday spirit is easy, but finding a way to pay for your seasonal splurge after the holidays can be a bit more challenging. Thankfully, 1st City Credit Union offers an option for a budget-friendly new year!

A 1st City Credit Union VISA Credit Card features an amazing **9.0% APR!**\* Plus, our credit cards feature no annual fees and a 25-day grace period. If you are carrying a balance on your department store cards or other high-interest credit cards, transfer your charges to a lower-cost credit union VISA!

\*APR=Annual Percentage Rate. All loans are subject to approval. Rates, terms and limits may vary and will be subject to applicant's credit profile and FICO score. See the credit union for complete details.

## Select Rates

Rates are effective 12/3/09. Contact the credit union for all current rates.

### Dividend Rate

\$0-\$25,000	1.00% APY
\$25,001-\$40,000	1.25% APY
\$40,001-\$60,000	1.50% APY
\$60,001-\$75,000	1.75% APY
\$75,000 and up	2.00% APY

APY = Annual Percentage Yield

# 2010

## Holiday Schedule

Our office will close in observance of the following holidays:

**Martin Luther King, Jr. Day**  
Monday, January 18

**Presidents Day**  
Monday, February 15

**Good Friday**  
Friday, April 2

**Memorial Day**  
Monday, May 31

**Labor Day**  
Monday, September 6

**Columbus Day**  
Monday, October 11

**Veterans Day**  
Thursday, November 11

**Thanksgiving**  
Thursday, November 25  
Friday, November 26

**Christmas Eve**  
Friday, December 24

**New Year's Eve**  
Friday, December 31  
*Close at Noon*

## Find Your Account Number For Big Bucks!

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



## Give A Little Gift That Goes Over Big! With American Express® Gift Cards, One Gift Fits All

1st City Credit Union is your place for one-stop shopping in 2010. Everyone on your shopping list will love an American Express Gift Card. They can use the card to buy what they want, wherever they want, and you'll enjoy a year free of stressing over birthday gifts, graduation gifts or holiday presents. It's a gift for them and you!

### More opportunities to shop

American Express Gift Cards are accepted most everywhere American Express Credit Cards are accepted. No regular department store card or gift certificate can match that.

### Unmatched peace of mind

Unlike cash or checks, if the gift card is lost or stolen, it can be replaced quickly for the unspent amount.

### No hassles or waiting

There are no deposit forms to fill out or lines to wait in – just activate the card online 8125 or over the phone, and start shopping!

### No worries about stores going out of business

Don't risk purchasing a gift card from a store that may not be in business when your recipient wants to shop.

Stop in our office to purchase your gift cards today!



## People Helping People

The credit union collected toys, cash and gift cards to help two families and several senior citizen members have a merry Christmas. Thanks to everyone who helped make this happen. Your generosity is the true meaning of a credit union's purpose – people helping people.

## 1st City Credit Union Raises Money For Randy Behnen Memorial Fund

1st City Credit Union staff held a bake sale to raise money for the Randy Behnen Memorial Fund. The credit union sold \$330.12 in homemade sweet treats and collected \$1,195 in cash donations. Money raised will go to long-time credit union members Al and Pat Behnen to help cover costs of Randy's funeral service. Randy Behnen died in September after a long battle with cancer. Randy's family wants to express appreciation and thanks to the people who baked items for the bake sale, as well as to the people who bought the baked goods or donated money.

[www.1stccu.org](http://www.1stccu.org)  
5011 Hampton Ave.  
St. Louis, MO 63109  
(314) 353-6676  
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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Where people are worth more than money.™

