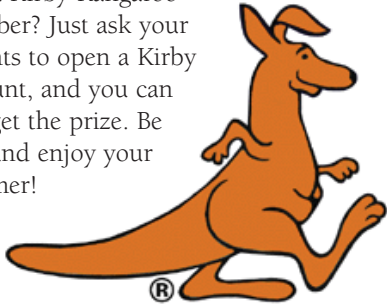


Hey Kirby Members! Save Your Money & Get A Surprise From Kirby!

Don't forget to save your money this summer! When you deposit \$10 into your Kirby Kangaroo account at 1st City Credit Union, you'll get a certificate for a Dairy Queen cool treat.

Not a Kirby Kangaroo member? Just ask your parents to open a Kirby account, and you can still get the prize. Be safe and enjoy your summer!



Save More & Earn More With Tiered-Rate Dividends

We are happy to announce an exciting change to our Share (Savings) Account! 1st City Credit Union will now offer tiered-rate dividends on share account balances. 3840 If you have a higher balance in your account, you'll earn a higher interest rate on that balance.

You'll still have unlimited access to your account whenever you need it, without penalty. Plus, your money is still backed by up to \$250,000 in federal insurance coverage.

Start saving more and earning more with 1st City Credit Union today!

Join Us For Our Member Appreciation Day!

Date: August 14, 2009
Time: 11 a.m. to 3 p.m.
Place: 1st City Credit Union, 5011 Hampton Avenue, St. Louis, MO 63109

To thank you for your loyalty and membership, we are holding a special member appreciation day.

Join us for door prizes and food, including Murray's Snow Cones, games and face painting, as well as free Child Safe ID kits. 758 We hope to see you there!



Join Us For A Night At The Races!

Date: Saturday, August 22
Time: Dinner at 6 p.m.
Post Time at 7:30 p.m.
Place: Fairmount Park
9301 Collinsville Road, Collinsville, IL 62234
Price: \$18

Enjoy a night at the horse race, which will include a deluxe buffet in the Black Stallion Room on the second level of the Fairmount Clubhouse.

Black Stallion Deluxe Buffet

- Soup & Appetizer Table
- Chef's Entree Selections of Beef, Chicken, Seafood
- Signature Side Dishes
- Fresh Baked Bread
- Dessert Table
- Beverage Station with Unlimited Refills of Coffee, Iced Tea & Soft Drinks

Please contact Janet Pinski at (314) 353-6676 to make your reservation.



1st City Credit Union: Safe & Sound

The deposit insurance that covers your savings and provides security for financial institutions nationwide has been extended! 4191 Through the Helping Families Save Their Homes Act of 2009, the share insurance coverage provided by the National Credit Union Share Insurance Fund (NCUSIF) will remain at \$250,000 through December 31, 2013. This level of coverage had previously been set to expire at the end of 2009.

The extension ensures that your money remains safe and secure with 1st City Credit Union. No financial institution is able to offer greater federal insurance coverage. For details on this change, or to learn more about how the NCUSIF protects your deposits, contact the credit union.

Select Rates

Rates are effective 7/1/09. Contact the credit union for all current rates.

Dividend Rate

1.00% APR* 1.00% APY**

Loan Rates

New Vehicles 5.49% APR*
Used Vehicles 6.75% APR*
Signature Loan 8.50% APR*
VISA® Credit Card 9.00% APR*

*APR=Annual Percentage Rate. Loan rates are subject to change and based on member credit and other factors. See the credit union for complete details.
**APY=Annual Percentage Yield.

Holiday Schedule

We will be closed in observance of the following holidays:

Labor Day	Monday, Sept. 7
Columbus Day	Monday, Oct. 12
Thanksgiving	Thursday, Nov. 26 Friday, Nov. 27
Christmas Eve	Thursday, Dec. 24
Christmas Day	Friday, Dec. 25
New Year's Eve	Thursday, Dec. 31 (Close at noon)
New Year's Day	Friday, Jan. 1



Time For Summer Funds!



What do you do when the economy is down, but the temperatures are up? Come to 1st City Credit Union, and get the funds you need to make this summer great! No matter what you're planning, we can help you – all with the superior service and rates you've come to expect.

Plan a great escape, and fly away with a Vacation Loan from 1st City! 8456 Not only will you be able to take advantage of current travel bargains, you can pay for it all with a low-interest loan that won't burn your budget like those summer rays.

Borrow up to \$2,000 at 9.0% APR for 24 months!*

Contact a member service representative to learn more about your summer fund options, and start celebrating the season today!

*APR=Annual Percentage Rate. Rates and terms are subject to change and based on member creditworthiness. Contact the credit union for complete details.

Use Our Online Services For the Ultimate In Convenience!

1st City Credit Union's online services let you use your computer to securely perform credit union business at work, on the road or even from the comfort of your home...anytime. 7350

FREE Online Banking

Visit us from anywhere with an Internet connection. With Online Banking, you have access to:

- Account balances
- Transaction records
- Account transfers
- And much more!

FREE Online Bill Pay*

Your bills are paid directly from your checking account, in the amount you authorize. Enjoy the advantages of secure bill payment. You can:

- View, track and pay your bills at once
- Control which bills get paid and when
- Schedule one-time or recurring payments
- Set up bill pay reminders
- And much more!



Members can sign up for both Online Banking and Online Bill Pay on our Web site at www.1stccu.org.

*Online Bill Pay is free for the first three months. After that, Online Bill Pay is \$5.95 per month for unlimited transactions. Contact the credit union for complete details.

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!



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.™

