



Fall 2011

## Celebrate International Credit Union Day With Us!



Credit unions offer financial education, create opportunities for families, provide sound guidance and strengthen communities. As we encourage our members to build a strong financial foundation, we are also building a better world. It's why more than 184 million people worldwide are a part of the credit union difference, and it's what we'll celebrate on October 20, 2011.

Join us at the credit union office, and enjoy time with your fellow members along with free refreshments. While you're there, talk to our staff about the loans and services we offer – we may be able to help you save money, and that's certainly something worth celebrating! If you can't make it to the credit union, tell a coworker, friend or family member about 1st City. By sharing the credit union message, you can help the people around you build something better!

## We Want Your Winter Wear!

Warm hands and hearts this year with your donation to the annual Warners' Warm-Up Winter Wear Drive! For more than ten years, Kurt and Brenda Warner have headed the campaign to provide coats to bi-state residents in need. 1st City Credit Union is proud to support this effort, and we hope you'll join us. Stop by the credit union between November 1 and 14 to make your donation. We'll accept new or gently-used winter wear as well as monetary contributions. Thank you in advance for your support!

## Free Checking Isn't Extinct!



A big bang may have done away with the dinosaurs, and now big banks are trying to wipe out free checking – but complimentary service and convenience still exist at 1st City Credit Union! Not only can you still enjoy absolutely free checking, but we also offer complimentary online services to help you manage your funds.

It doesn't take an archaeologist to dig up savings with these great account features:

- No monthly service charge or minimum balance requirements
- Free Visa® Debit Card access
- Around-the-clock convenience with free Online Banking
- Free Online Bill Pay with E-statements and Direct Deposit

It's time to let hefty fees and hassles go the way of the dinosaur. Contact 1st City Credit Union to open your free checking account today!

## You've Got More Connections You Need More Protection

Facebook, online shopping, LinkedIn, Twitter and email make connecting with your friends, your family, your favorite stores and your accounts easier than ever. However, identity thieves can use these technologies to connect with people's personal information. How do you protect yourself and your accounts? Check out these tips:

- Don't use public Internet networks to conduct private business. The connections at places like Panera and Starbucks are convenient, but not safe. Even if the websites you're visiting are secure and start with https://, tech-savvy people using the same public network can easily view your online activities and steal your information.
- Sign up for e-statements whenever possible to keep documents password-protected, and store hard copies in a secure location. Shred unwanted documents such as credit applications, expired insurance forms or old bills.
- Never provide confidential information to a person whose identity you cannot confirm. If you receive a call, text or email from someone claiming that there is a problem with your account, do not respond directly. Instead, look up the correct number for the institution in question, and call them to address the issue.



## Be A Part Of The Credit Union Difference

Volunteer leadership sets 1st City apart from other financial institutions. Instead of answering to stockholders or corporate agendas, we rely on our members to help us establish the direction, programs and policies of the credit union. Now, you have an opportunity to be a part of the credit union difference! Contact the credit union to learn how you can serve as a volunteer leader!



### Holiday Closings

Our office will close in observance of the following holidays:

<b>Columbus Day</b>	Monday, Oct. 10
<b>Veterans Day</b>	Friday, Nov. 11
<b>Thanksgiving</b>	Thursday, Nov. 24 Friday, Nov. 25
<b>Christmas</b>	Monday, Dec. 26
<b>New Year's Day</b>	Monday, Jan. 2

## Pick The Perfect Present

Shopping for the perfect gifts can be challenging. Will it fit? Is this the right model? Which color is best? This season, let 1st City take the guess work out of gift shopping. Give the loved ones on your list a Visa Gift Card!



To pick up 1st City Visa Gift Cards for your friends, coworkers and loved ones, just stop by the credit union. You can purchase these cards in any denomination ranging from \$10-\$500 for a fee of just \$3.50. That's a small price to pay for the perfect present on any occasion!

## We're Serving Up Seasonal Savings With 1st City Rewards!



With family gatherings, shopping, travel and more, the holidays can put a lot on your plate. If only someone would've put a serving of savings and a side of extra cash on the menu. This season, your credit union has done just that! With 1st City Rewards, you can order up personal attention, convenient services and affordable loans with an extra helping of cash rewards.

**When you refer a new member or sign up for new services, you could earn \$100 or more with the 1st City Rewards program!\***

Open a 1st City Checking Account with Direct Deposit, a new loan, a Visa Credit Card or just sign up for Online Banking, E-Statements and Online Bill Pay – the more products you use, the more rewards you'll earn! With a \$10 reward for one additional service, \$25 for two, \$40 for three, \$75 for four and an extra \$25 for every referral, you'll have the funds you need for a feast of festivities!

\*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.

### Audit Notice

1st City Credit Union is undergoing an annual audit. Please review your account statement, or any statement balances from our associates. If you find any discrepancies, please report them to our auditors:

Stephen Lang and Associates,  
14323 S. Outer 40, Suite N205,  
St. Louis, MO, 63017.

## Help Us Grant Christmas Wishes

Make a donation to 1st City Credit Union, and help us brighten the holidays for a local family in need! We'll display a gift tree in our lobby with items from their wish list, so members can shop for specific gifts. Please bring these presents, monetary contributions or Visa Gift Cards to our office by Friday, December 16.



### Christmas Club Funds

Funds in Christmas Club accounts will be automatically transferred into the account holder's primary share account on Tuesday, November 1, 2011. If you wish to receive your funds by check, please contact the credit union.



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

