



Member News

A quarterly publication for the members of C&O United Credit Union.

Summer 2009

THE HISTORY OF THE C&O UNITED CREDIT UNION

Eight men from Covington, Newport, and Ft. Mitchell, KY each subscribed \$5 shares on November 12, 1929 and were approved by O.S Denning, Kentucky Banking Commissioner to establish The Covington, Kentucky Chesapeake and Ohio Railway Company's Employee Credit Union.

The first 8 shareholders were C.B. Hitch, H.A. Iuler, M.G. Kuch, T.W. Dewar, G.W. Greenert, J.P. Pye, C.A. Ishpording, and W.V. Hinerman. The Articles of Incorporation dated October 14, 1929 were written, signed and

acknowledged on the 14th day of October 1929 by Hitch, Iuler, Kuch and Dewar. The 4 who witnessed the Articles of Incorporation were half of the 8 original shareholders.

The C&O United Credit Union

Our Charter allows us to take employees of businesses in the Northern Kentucky Area Development District that are not currently served by a Credit Union and wish to provide Credit Union Services to their employees & their family members.

serves employees & family members in over 50 businesses and industries, 8 churches & their schools. We have also merged 6 Credit Unions over the years. Those are RA Jones CU, Covington City Employees CU, TANK CU, St. Augustine CU, St. Henry Church CU (includes school), and the Disabled American Veterans (DAV) Federal Credit Union.

Our Charter allows us to take employees of businesses in the Northern Kentucky Area

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COMPANIES/ORGANIZATIONS SERVED BY C&O UNITED CREDIT UNION

All Saints Parish (Walton)	City of Wilder	Independence Insurance	RADAC
Ancra International Corp.	Continental P.E.T.	Ipsco Tubular	Rosedale Manor
Arvin Meritor Automotive	Covington Ladies Home	John McMillen & Associates	St. Augustine Parish
ATAPCO	C.S.X. Rail Transport	Kenton County	St. Barbara Parish
Ballast Electric	Disabled American Veterans	Kenton County Airport Board	St. Henry District High School
Betts Packaging	Discovery Channel	Mary Queen of Heaven Parish	St. Henry Parish
Burlington Pharm. Health Care	Drawbridge Estates	McLane's Food Service	St. Paul Parish
Campbell County Consolidated Dispatch	Duck Manor Promotions	MAZAK	St. Timothy Parish
Century Construction	Eagle Manufacturing	Northern Ky. Planning Comm.	Steve Cooper Electric
City of Cold Spring	Ed Worland, P.S.C.	Northern Ky. Water District	TANK (Transit Area of Northern Kentucky)
City of Covington	Fleetguard Inc.	Owens Illinois	Waddell & Reed
City of Erlanger	Flick's Foods	Oystar Jones	Waltex, Inc.
City of Newport	Honda of Florence	Prime Logistics	
	Immaculate Heart of Mary Parish		

Employees and their family members (by blood or marriage) are eligible for membership in C&O United Credit Union.

Note: For each parish that has a school, students, teachers and their families are eligible to join C&O United Credit Union.

OUR HISTORY

Continued from front.

Development District that are not currently served by a Credit Union and wish to provide Credit Union Services to their employees & their family members.

On March 30, 1993, our name was changed from The Covington, Kentucky Chesapeake & Ohio Railway Company's Employee Credit Union to the C&O United Credit Union, Inc. The Credit

Union called 14th & Madison Avenue home until 1982 and has been in the Heritage International Plaza on Dixie Highway in Edgewood since 1984. We moved to our current building in October 1999.

In November we will be celebrating our 80th Anniversary. We are one of the oldest Credit Unions in the Greater Cincinnati area.

INVESTMENT OPTIONS

SAVINGS ACCOUNT

This is your primary account. Once opened it enables you to take advantage of all our other great services. In addition, we offer savings accounts for Vacation Club, Christmas Club, Education and

Escrow Savings. Plus, we have a Special Savings Account for your individual needs. Ask our staff for more details.

KIDS ACCOUNT

It's never too soon to teach a child to save for his future. This account is a fun, educational way for young members to learn about saving and money management.

CERTIFICATES

We offer competitive rates and terms on our Certificates of Deposit (CD). 6 months to five year terms are available with just a \$500 minimum deposit.

IRAs

Saving for retirement is important. C&O can help you meet your goals with one of our IRAs. We offer Traditional, Roth and the Coverdell Education Savings Account.

**We also offer
a variety of other
Special Services.**



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LOBBY HOURS

Monday-Thursday 9am-5pm
Friday 9am-6pm

DRIVE-UP HOURS

Monday-Thursday 8:30am-5pm
Friday 8:30am-6pm

SERVICES

Savings
Checking
ATM Service
MasterMoney Debit
Drive-Up ATM
Payroll Deduction
Direct Deposit
IRAs
Club Accounts
Certificates
Great Loan Rates
NADA Auto Information
Auto Leasing
Money Orders
Travelers Cheques
Audio Response (SYBIL)
Notary Service
First Mortgages
Home Equity Loans
Amusement Park Tickets
Perfect Teller (Online Banking)
Perfect Pay (Electronic Bill Pay)
and more!



November 2009 - Come Celebrate Our 80th Anniversary

WATCH FOR SPECIAL OFFERS AND RATES.