

CITY CO FEDERAL CREDIT UNION

220 Grant Street • Pittsburgh, PA 15219-2123 • Phone 412.350.5957 • Fax 412.281.9158

Notice of Meeting of the Members of City Co Federal Credit Union

The Board of Directors of City Co Federal Credit Union have called a special meeting of the members of this credit union on November 14th at 436 Grant Street, Pittsburgh PA 15219, Courtroom 3, #321, at 5pm. The purpose of this meeting is:

1. To consider and act upon a plan and proposal for merging City Co FCU with and into Greater Pittsburgh Police FCU (hereinafter referred to as the "Continuing Credit Union"), whereby all assets and liabilities of the City Co FCU will be merged with and into the Continuing Credit Union. All members of City Co FCU will become members of the Continuing Credit Union and will be entitled to and will receive shares in the Continuing Credit Union for the shares they own in City Co FCU on the effective date of the merger.
2. To ratify, confirm and approve the action of the Board of Directors in authorizing the offices of City Co FCU, subject to the approval of members, to do all things and to execute all agreements, documents, and other papers necessary to carry out the proposed merger.

The Board of Directors of City Co FCU encourages you to attend the meeting and vote on the proposed merger. Whether or not you expect to attend the meeting, we urge you to sign, date and promptly return the enclosed ballot to vote on the proposed merger.

If you wish to submit comments about the merger to share with other members, you may submit them to the National Credit Union Administration (NCUA) at <https://www.ncua.gov/support-services/credit-union-resources-expansion/resources/comments-proposed-credit-union-mergers>

or mail to:

NCUA- Office of Credit Union Resources and Expansion
1775 Duke Street
Alexandria, VA 22314
RE: Member-to-Member Communication for City Co FCU

The NCUA will post comments received from members on its website, along with the member's name, subject to limitations and requirements of its regulations.

Other Information Related to the Proposed Merger:

The Board of Directors has carefully evaluated and analyzed the assets and liabilities of the credit unions and the value of shares in both credit unions. The financial statements of both credit unions, as well as the projected combined financial statement of the continuing credit union, follow as separate documents. In addition, the following information applies to the proposed merger.

Reasons for merger: Despite operating as a profitable credit union, City Co Federal Credit Union has recognized the challenges of continuing as a standalone financial institution given the rising interest rate environment and its relatively low capital position. Together, the merged credit unions will be able to provide a wider range of products and services to serve their members. Additionally, the merged credit unions will achieve the economies of scale which will permit it to better compete in the increasingly competitive financial services industry. Lastly, the two institutions share similar cultures and business structure.

Net worth: The net worth of a merging credit union at the time of a merger transfers to the continuing credit union. City Co FCU (7.44%) has a lower net worth ratio than Greater Pittsburgh Police FCU (19.88%).

Share adjustment or distribution:

City Co FCU will not distribute a portion of its net worth to its members in the merger. The board of directors has determined a share adjustment, or other distribution of City Co FCU's net worth is unnecessary because Greater Pittsburgh Police FCU net worth is higher.

Locations of merging and continuing credit union: City Co FCU's main office at 220 Grant Street will remain open. City Co FCU is located 3.5 miles or 7 minutes from Greater Pittsburgh Police FCU. Greater Pittsburgh Police FCU is located at 1338 Chartiers Avenue, Pittsburgh, PA 15220 as a full-service branch.

Changes to services and member benefits:

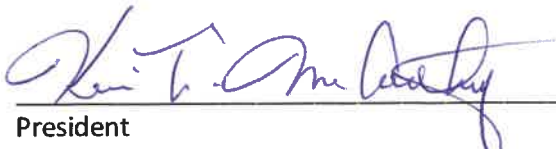
Greater Pittsburgh Police FCU offers the technology and systems that address our members' needs. Additionally, Greater Pittsburgh Police FCU's strong core values give the leadership team and board of directors' confidence that our membership will experience a much-needed upgrade in quality of service, which is a challenge in this current economic climate.

Merger-related financial arrangements: NCUA Regulations require merging credit unions to disclose certain increases in compensation that any of the merging credit union's officials or the five most highly compensated employees have received or will receive in connections with the merger. City Co FCU will not be compensating any of its officials or employees related to this merger.

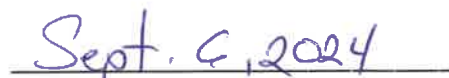
Please note that the proposed merger must have the approval of the majority of members who vote.

Enclosed with this Notice of Special Meeting is a Ballot for Merger Proposal. If you cannot attend the meeting on November 14th, please complete the Ballot and return to **City Co FCU, Attn: Merger Committee, 220 Grant Street, Pittsburgh, PA 15219**. To be counted, your Ballot must be received by **November 13th at 4pm**.

BY THE ORDER OF THE BOARD OF DIRECTORS:



President



Date