

Citizens Community Credit Union



New and Improved Rewards Credit Card

ATIRAcredit Platinum MasterCard

We're always looking for new ways to add value to your membership. We work hard to build partnerships that make even more products available to you. That is why we are so excited to announce our partnership with ATIRAcreditSM. For members who already have our credit card, a new Citizens ATIRAcredit Platinum MasterCard® will automatically be mailed to you. If you do not have a credit card with us, please take advantage of this great opportunity.

New and Improved Features:

- A Platinum Rewards MasterCard
- Earn reward points with every purchase
- Redeem your points for cash, gift cards, merchandise or travel
- Track and manage your points online
- NO annual fee
- NO balance transfer fee
- A low interest rate
- Zero Liability fraud protection
- 24/7 Customer Service

"We're excited to offer our members all the benefits usually associated with only the largest credit card issuers but without the

high interest rates and hidden fees that those

providers typically charge," commented Paul Becker, CEO of Citizens Community Credit Union. "Once again, belonging to a credit union means you get the best of both worlds!"

You can apply for the ATIRAcredit Platinum MasterCard anytime by visiting any of our branches or visiting our web page www.citizenscu.com.



Promotions Announced

CCCUC takes pride from the fact that we are interested in creating careers for our employees, not just jobs. Our "promote from within whenever possible" policy has resulted in stable management of the organization for over thirty years. We are proud to share with our members the latest examples of that policy...



Dan Scott has been promoted to Branch Manager of the Hy-Vee branch. Dan has full managerial and business development responsibilities

for our highly visible Hy-Vee branch. Dan received his associate's degree from Iowa Central Community College and his undergraduate degree in business management from the University of Iowa.



Katie Averill was promoted to Director of Marketing and Community Development.

This position has been created as a result of our outstanding growth. Her responsibilities include product development, service promotion, community support and event coordination. Katie has 16

years of banking and business experience. She is a graduate of Iowa State University with a degree in marketing.



Kailee Miller has been promoted to Indirect Loan Officer. She will be assisting in the management

of our indirect loan portfolio. She graduated with a BA in Business Management from Buena Vista University and has an AA degree in Business and an AS degree in Accounting from Iowa Central Community College.

24/7 Service:
www.citizenscu.com
 PAT: 1-800-441-3228

Loan Rates

New and Used Vehicle Loans

With qualified credit-

Rates as low as.....	Payment per \$1000.....	Term
5.45%APR.....	\$44.08.....	24 Months
5.95%APR.....	\$30.41.....	36 Months
5.95%APR.....	\$23.47.....	48 Months
5.95%APR.....	\$19.32.....	60 Months

Savings/CD Secured Loans

Rates as low as.....	Payment per \$1000.....	Term
5.5%APR.....	\$44.10.....	24 Months
5.5%APR.....	\$30.20.....	36 Months
5.5%APR.....	\$23.26.....	48 Months
CD Secured.....	3% above CD rate	

Computer, Line of Credit & Unsecured Loans

With qualified credit-

Rates as low as.....	Payment per \$1000.....	Term
9.4%APR.....	\$45.87.....	24 Months
9.4%APR.....	\$31.99.....	36 Months
9.4%APR.....	\$25.08.....	48 Months

Real Estate

Citizens has a wide variety of fixed and adjustable rate mortgages, as well as second mortgage home equity and FHA Home Improvement Loans.

MasterCard Platinum

8.99%–14.99% Variable APR.
3% payment monthly on outstanding balance (\$10 minimum)



All rates are subject to change without notice. Citizens Community Credit Union uses a merit-based system for determining rates. The better your credit report, the lower the rate you will receive. Unless otherwise noted, the rates above are the best we have to offer. Individual rates may vary depending on credit experience.

Donating Blood Saves Lives

The Bloodmobile will be at Citizens September 4 from 10:00 am to 2:00 pm.

Blood donors save up to three lives with each donation they provide. Yet less than 8 percent of the lowa population donates blood. We must collect more than 100,000 units of blood each year to meet the needs of our communities. The Blood Center of Iowa is committed to serving the needs of Iowans by saving lives through volunteer blood donation. The Blood Center provides blood and blood products to 49 hospitals in 44 Iowa counties. Eligible donors must be at least 16 years of age, be

in general good health and weigh at least 120 pounds.

Citizens is proud to assist in the effort to collect blood by hosting the Bloodmobile at the Main Office parking lot on Sept. 4 from 10am to 2pm. We are asking that our employees, board members, members and the community consider donating blood that day. To learn more about The Blood Center of Iowa, visit www.bloodcenterofiowa.org.



Save Time, Bank Online

Not enough hours in the day? Always rushing? Life's a zoo? Let us simplify your banking needs with our electronic services:



E-Statements: View your statement easily and quickly—Plus you'll "go green" by saving paper.

Online Banking: Transfer funds, check your balance, make a loan payment, apply for our credit card and MORE!

Bill Pay: Pay your bills from the comfort of home—it's easy.

Board of Directors

Terry Allers, Chairman
Larry Jessen, Vice Chairman
Kelly Hindman, President
Jim Egemo, Secretary

Dan Streit
Bill Hansen
Terry Hopper
Becky Nelson
Don Nordstrom

Senior Management

Paul Becker, Chief Executive Officer
Sean Hanley, Executive Vice President
Vicki Martens, Vice President
Mary Winterboer, Vice President

Newsletter Editor

Katie Averill, Director of Marketing and Community Development

Eight Tips for Financial Security



1. Create a savings and investment program.
2. Spend less than you earn.
3. Set goals and have a flexible plan.
4. Avoid quick fixes; "too good to be true" and "get rich quick" schemes.
5. Pay the balance on your credit card EVERY month. If you cannot do this, don't charge it.
6. Consolidate your debts into one larger loan with a lower interest rate, if possible.
7. Pay off the highest interest rate debt first.
8. Keep your fixed costs below 40% of your net income.

We are here to help you plan for your financial future with no-cost, no-obligation consultation, low interest rates on loans and caring, personal service. Call or visit one of our Citizens offices for more information.

Scholarship Winners

Citizens Community Credit Union is proud to announce this year's scholarship winners. Citizens gives two \$1,000 scholarships each year to two graduating seniors from the 33 county area in North Central Iowa served by the credit union. The scholarships are awarded in memory of Katherine Hankel and Roy Reynolds, long-time credit union directors.

This year's winner of the Roy Reynolds Scholarship is Elizabeth Halligan, daughter of Don and Deborah Halligan of Fort Dodge. Elizabeth graduated from St. Edmond High School and will attend Iowa Central Community College next fall.



Elizabeth Halligan

Jerod Haldin is the winner of the Katherine Hankel Scholarship. Jerod graduated from St. Edmond High School and plans to attend the University of Iowa next fall. Jerod is the son of Wyatt and Pam Haldin.

All scholarships were determined by the results of a test on financial and credit union knowledge.



Jerod Haldin

Sorry We're
CLOSED

Independence Day.....Jul. 4
Labor DaySept. 1
Columbus Day Oct. 13
ThanksgivingNov. 27
Christmas Dec. 25

Fighting Back Against Identity Theft

COMMON WAYS ID THEFT HAPPENS:

Skilled identity thieves use a variety of methods to steal your personal information, including:

- **Dumpster Diving.** They rummage through trash.
- **Skimming.** They steal credit/debit card numbers by using a special storage device when processing your card.
- **Phishing.** They pretend to be financial institutions or companies to get you to reveal your personal information.
- **Changing Your Address.** They divert your billing statements to another location by completing a "change of address" form.
- **"Old-Fashioned" Stealing.** They steal wallets, purses and mail. They steal personnel records from employers.

DETER

Deter identity thieves by safeguarding your information.

Shred financial documents and paperwork with personal information. Never give out personal information

DETECT

Detect suspicious activity by routinely monitoring your financial accounts and billing statements.

Review your financial statements and check your credit report regularly.

DEFEND

Defend against ID theft as soon as you suspect it. Place a "Fraud Alert" on your credit reports and close any accounts that have been tampered with or established fraudulently.

Resource: www.ftc.gov/idtheft

Identity theft is a serious crime. It occurs when your personal information is stolen and used without your knowledge to commit fraud or other crimes. Identity theft can cost you time and money. It can destroy your credit and ruin your good name.



Hey Kids!
Join the Kirby Kid's Club!
It's fun to save money
and earn prizes!
PLUS we have lots of cool
activities during the year
like:

Kid's Night at Mineral
City Speedway
Kid's Fest
Easter Coloring Contest
Turkey Bowling
MORE!

If you are a member,
look for information on
upcoming fun activities.
If you are not a member,
join the club! Start your
savings account and
watch it grow.

Office Hours & Locations

Main Office	Hy-Vee Branch	Algona	Belmond	Estherville
2012 1st Ave. South Fort Dodge, IA 50501 Phone: (515) 955-5524 Fax: (515) 955-8241 Lobby Hours: 9am- 5pm (M-F) Drive-up Hours: 7:30am-5:30pm (M-Th) 7:30am-6pm (F)	115 South 29th St. Fort Dodge, IA 50501 Phone: (515) 955-7787 Fax: (515) 576-5897 Hours: 10am- 8pm (M-F) 9am-5pm (Sat) 10am-3pm (Sun)	403 East Call St. Algona, IA 50511 Phone: (515) 295-7121 Fax: (515) 295-3835 Lobby Hours: 9am- 5pm (M-F) Drive-up Hours: 8am-5:30pm (M-F)	700 Luicks Lane Belmond, IA 50421 Phone/Fax: (641) 444-3388 Hours: 7am- noon (M-F) 1pm-3:30pm (M-F)	2 North 2nd St. Estherville, IA 51334 Phone: (712) 362-7751 Fax: (712) 362-3762 Hours: 9am- 5pm (M-F)
Kellogg	Lake Mills	Spirit Lake	Storm Lake	
125 High St. Kellogg, IA 50135 Phone: (641) 526-8236 Fax: (641) 526-8100 Hours: 8am-4pm (M-F)	311 North Park Lake Mills, IA 50450 Phone/Fax: (641) 592-0900 Hours: 7am-4:30pm (M, T, Th, F) 7am-noon (W)	1805 18th St. Spirit Lake, IA 51360 Phone: (712) 336-1095 Fax: (712) 336-5718 Hours: 9am- 5pm (M-F)	609 Flindt Drive Storm Lake, IA 50588 Phone: (712) 732-5400 Fax: (712) 732-5467 Hours: 9am- 5pm (M-Th) 9am- 6pm (F)	