

Citizens Community Credit Union



Opt-In to Continue Service

Currently, we provide overdraft protection (Courtesy Pay) on our checking accounts in the event the account becomes overdrawn. By doing so, our members are spared the embarrassment of a returned check and returned check charges imposed by merchants. A new federal regulation now requires banks and credit unions to have the checking account holder authorize this service.

Effective August 15, 2010, Citizens Community Credit Union will not be allowed to pay overdrafts on ATM and everyday debit card transactions unless you ask us to.

If you want to retain this valuable service, you must request that we do so by opting-in. By opting-in, we will continue to authorize and pay overdrafts on ATM and debit card transactions as we have in the past. Without this valuable service, we must return or decline these transactions as they are presented to us. **This will undoubtedly create additional return fees for many people.**

As a reminder, we reserve the right to require you to pay an overdraft immediately or on demand. Whether your overdrafts will be paid is discretionary and Citizens Community Credit Union reserves the right not to pay overdrafts created by any type of transaction.

In order to continue the same service you have had at Citizens and avoid the risk of having your checks and other electronic transactions returned, you may simply choose one of these methods of opting-in:

1. Return the bottom portion of this page to any Citizens office or mail to address below.
2. Fax this signed document to 515-576-5897
3. Email us at optmein@citizenscu.com with your name and account number
4. Call us at our secure, 24/7 Opt-In Hotline: 800-500-9750.

Don't be
LEFT
OUT

OPT-IN

Effective August 15, 2010, Citizens Community Credit Union will not be allowed to pay overdrafts on ATM and everyday debit card transactions unless you ask us to.

Opt-In Today.

- At any of our offices
- Email us at optmein@citizenscu.com
- Call 800-500-9750, our 24/7 Opt-In Hotline

Citizens Community Credit Union Opt-In Form



Name: _____

Account Number(s): _____

Signature: _____

Loan Rates

New and Used Vehicle Loans

With qualified credit-

Rates as low as.....	Payment per \$1000.....	Term
5.45%APR.....	\$44.17.....	24 Months
5.95%APR.....	\$30.47.....	36 Months
5.95%APR.....	\$23.52.....	48 Months
5.95%APR.....	\$19.36.....	60 Months

Savings/CD Secured Loans

Rates as low as.....	Payment per \$1000.....	Term
6.5%APR.....	\$44.66.....	24 Months
6.5%APR.....	\$30.73.....	36 Months
6.5%APR.....	\$23.78.....	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
10.4%APR.....	\$46.52.....	24 Months
10.4%APR.....	\$32.59.....	36 Months
10.4%APR.....	\$25.66.....	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%-17.99% 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.

Our People - Our Best Asset



Allix Black
Graphic Design Specialist

Allix Black joins CCCU as the Graphic Design Specialist in the Marketing Department. Allix's responsibilities include graphic design work in creating flyers, documents and advertising as well as assisting in the marketing department.

Allix graduated with an AAS degree in the Graphics Technology program from ICCU in May.

She enjoys spending time with her two-year-old daughter, Delaney, and relaxing at her family's cabin in Spirit Lake. Allix is a native of Fort Dodge.

Betty Erpelding is the Branch Manager of the Algona office. She has been with Citizens for 18 years. Betty and her husband, Craig, have been married 35 years. They have three children, Matthew, Jill and Tyler and 2 grandchildren. Betty enjoys golfing, reading and traveling. She is very active in the community, with her church, the Chamber of Commerce and other clubs and organizations.

"Citizens provides outstanding products and services that I believe are essential to the relationships we have with our loyal members. Citizens has given me the opportunity to grow within the organization."



Betty Erpelding
Algona Branch Manager



Bill Hansen
Board Director

Bill Hansen has been on the Board of Directors for 6 years and is currently serving as Chairman of the Board. Bill is a Senior Account Manager for the Fort Dodge Radio Group and Three Eagles Communications. He and his wife, Helen, have two children, Angela and Dan. Bill enjoys following the Minnesota Vikings, Twins and Iowa Hawkeye sports. He also likes to hunt and travel.

"I like learning about all the aspects of how credit unions serve their members and learning more about the financial industry."

Board of Directors

Bill Hansen, Chairman
Kelly Hindman, Vice Chairman
Dan Streit, President
Terry Allers, Secretary

Rita Carlson
Jim Egemo
Luke Fleener
Becky Nelson
Don Nordstrom

Senior Management

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

Newsletter Editor

Katie Averill, Director of Marketing and Community Development

Protect Your Financial Identity



It only takes a few seconds to become a victim of financial fraud. But it often takes months to recover.

Armed with discarded credit card receipts, checks, or deposit slips, today's crooks are making unauthorized transactions from victims' accounts, and even opening new, fraudulent credit card and checking accounts.

Here are some tips to prevent identity theft.

- Examine all your financial statements. Save check stubs and credit, debit, and ATM (automated teller machine) receipts. Report discrepancies between your records and monthly statements. Check credit bureau reports at least once a year.
- Limit the paper trail. Destroy blank checks from closed-out accounts and expired or unused credit cards. And shred any documents with account information.

- Protect your personal identification number (PIN). Never keep your ATM PIN in the same place as your ATM card.
- Beware of phone scams. Never give your PIN or any other personal financial information to an unknown caller.
- Check your mail. If you haven't received mail for a few days, you may be the victim of mail diversion fraud. If you suspect your address has been changed without your permission, contact the post office.
- Protect yourself online. New technology allows online vendors to assure customers reasonable security from online theft. If you doubt the security of the vendor, order the items over the telephone.

For more information, visit:
ftc.gov/bcp/edu/microsites/idtheft/

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 Tiffany Huang, daughter of Chengjin Huang and Judy Wang of Fort Dodge. Tiffany is a graduate of Fort Dodge Senior High School and will attend Baylor University in Waco, Texas next fall.

Karina Haas, daughter of Howard and Sue Haas, is the winner of the Katherine Hankel Scholarship. Karina is a graduate of Algona High School and plans to attend Briar Cliff University in Sioux City.

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



Tiffany Huang



Karina Haas

Sorry We're
CLOSED

Independence Day July 5
(observed)
Labor Day Sept. 6
Columbus Day Oct. 11
Veteran's Day Nov. 11
Thanksgiving Nov. 25
Christmas Dec. 25

Community Is Our Middle Name



Contribution to Belmond Library



Cinco de Mayo in the Storm Lake office



Jackson Speedway Day at the Estherville office



March of Dimes in Fort Dodge



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
such as:

Kirby Reading Program
Kid's Fest
Easter Coloring Contest
Turkey Bowling
AND 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

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)

Hy-Vee Branch

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-4pm (Sun)

Algona

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)

Belmond

700 Luicks Lane
 Belmond, IA 50421
 Phone/Fax:
 (641) 444-3388
 Hours:
 7am-noon (M-F)
 1pm-3:30pm (M-F)

Estherville

2 North 2nd St.
 Estherville, IA 51334
 Phone (712) 362-7751
 Fax (712) 362-3762
 Hours:
 9am-5pm (M-F)

Kellogg

125 High St.
 Kellogg, IA 50135
 Phone (641) 526-8236
 Fax (641) 526-8100
 Hours:
 8am-4pm (M-F)

Lake Mills

311 North Park
 Lake Mills, IA 50450
 Phone/Fax:
 (641) 592-0900
 Hours:
 7am-4:30 (M, T, Th, F)
 7am-noon (W)

Spirit Lake

1805 18th St.
 Spirit Lake, IA 51360
 Phone (712) 336-1095
 Fax (712) 336-5718
 Hours:
 9am-5pm (M-F)

Storm Lake

609 Flindt Drive
 Storm Lake, IA 50588
 Phone (712) 732-5400
 Fax (712) 732-5467
 Hours:
 9am-5pm (M-Th)
 9am-6pm (F)