

# Banking at Citizens is as Easy As Pie!



In this world of hustle and bustle, there just doesn't seem to be enough hours in the day. We want to make our members' lives a bit easier. As a matter of fact, as easy as pie! We offer many conveniences to simplify your banking needs.

#### Online Banking - [www.citizenscu.com](http://www.citizenscu.com)

- o 24/7 availability
- o View your account statements
- o Make transfers
- o Apply for loans

#### Bill-Pay - [www.citizenscu.com](http://www.citizenscu.com)

- o Free
- o Save money in postage
- o Pay on time

#### E-Statements

- o Go Green
- o Security
- o Immediate access to your statement

#### Extended Hours

- o Full banking with convenient hours at our Hy-Vee branch in Fort Dodge
- o Hy-Vee branch open Saturday and Sunday
- o Open until 5:00 pm at most offices
- o Open early at some locations
- o Main Office Drive Up 7:30 am to 5:30 pm

#### PAT

- o Personal Automated Telephone Teller
- o 24/7 Telephone Availability
- o 1-800-441-3228
- o Account information and transfers

## REWARDchecking

In 2011, many banks will be charging a fee for their checking accounts. At Citizens, we have offered our members *free* checking since 1977. We've taken it one step further. Our checking account is *better than free!*

#### Reward Qualifications:

- Make 10 or more debit card transactions
- Set up 1 Direct Deposit or Automatic Payment
- Enroll in E-statements



\* See rep for details. \*\* Up to \$25 per cycle.

Earn up to

# 3.01%\* APY

- No minimum balance
- ATM Surcharge Refunds Nationwide\*\*

# 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.

## CitizensCU.com Has A New Look

The Citizens website has recently undergone a face lift. The new site offers simplicity and convenience plus a little fun.

"We studied the reports regarding what our members were using and designed the site accordingly. Our main goal was to make the site user-friendly. Our free on-line banking and bill-pay is easy to access on our site," says Mary Winterboer, Vice President of Information Technology.



"We have had a great response from our staff and members. People seem to like the banner on the home page featuring product information and photos. We change the look and the photos every couple of weeks to keep it fresh-looking," adds Katie Averill, Director of Marketing.

If you haven't visited the Citizens site, you will find us at [www.citizenscu.com](http://www.citizenscu.com).

## Board of Directors

Bill Hansen, Chairman  
Kelly Hindman, Vice Chairman  
Dan Streit, President  
Jim Egemo, Secretary  
Rita Carlson  
Becky Nelson  
Don Nordstrom  
Luke Fleener

## Senior Management

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

## Newsletter

Katie Averill, Director of Marketing and Community Development  
Allix Black, Graphic Designer

## Spotlight On Our Estherville Branch

Citizens Community Credit Union has been a member of the Estherville community since January 2005 when we merged with Iowa Northland Credit Union. "Estherville is our home; where we live, shop, socialize and raise our kids. We're proud to be a part of this great community," says Crystal Pluth, Director of Branch Operations.



## Our Estherville Team



Kathy Knudson • Lisa Hoyle • Tim Johnson • Crystal Pluth

## Community Activity Highlights:

Farm and Home Show  
Jackson Speedway Day  
Business After Five  
Sponsor: Girls Senior League Softball Team  
Emmet County Fair  
Estherville Sweet Corn Days  
Lights on After School  
Business Trick or Treating  
Donation to Emmet County Food Pantry  
Parade of Lights

Kathy Knudson-Estherville Library Board  
Crystal Pluth-Board of Directors/  
Ambassador of Chamber of Commerce

## Candidates

An important part of our annual meeting is the election of members to the board of directors. The board's responsibility is to set the direction of our credit union by establishing policy.

Therefore, by attending the annual meeting and voting for one or more director, you have input into the future of our credit union. Members of Citizens Community Credit Union 16 years and older are entitled to vote for the Board of Directors at the annual meeting. There will be no absentee ballots. You must be present to vote. This year there are three positions to be filled.

The nominating committee recommends the following names be placed on the ballot:

Incumbent candidates for re-election include Kelly Hindman and Don Nordstrom.

Kelly is Lieutenant and Commander of the Iowa State Patrol. His community involvement includes Fort Dodge City Council representing Ward #4, Holy Trinity Catholic Parish, Fort Dodge Young Professionals and Fort Dodge Noon Ser-toma. Kelly has served on the Citizens board for 8 years.

Don Nordstrom is retired owner of L and D Laundry. He has served on the Citizens board for 21 years.

The third vacant position is currently open.

## Scholarships



Citizens Community Credit Union will award two scholarships, the \$1000 Katherine Hankel Scholarship and the \$1000 Roy Reynolds Scholarship in memory of two long-time members of the Citizens' board of directors. The scholarship winners are determined by a test based on credit unions and basic financial information.

The applicant must be :  
(1) a 2011 graduating high school senior and (2) the applicant, parent, guardian, or grandparent must be a member of Citizens Community Credit Union by December 31, 2010.

The scholarship test will be given Saturday, January 15, 2011; between 8:30 and 11:30 am at Iowa Central Community College, Fort Dodge Campus, Applied Science and Technology Building, Room 101.

If it is not possible to take the test at the scheduled time and location, the applicant's local school counselor may make other arrangements.

More information and study materials regarding the Citizens' scholarships as well as scholarships through other credit union organizations are available at any Citizens' location.

## Citizens Annual Meeting

February 22<sup>nd</sup>  
Starlite Best Western  
Fort Dodge

Doors open at 5:30 pm  
Dinner at 6:30 pm  
Business meeting to follow

Tickets: \$8.50

Tickets go on sale  
January 12, 2011

(Tickets must be purchased in  
advance at any Citizens location)

## Closed

New Year's Day

January 1

Martin Luther King, Jr. Day

January 17

President's Day

February 21

Memorial Day

May 30

## March of Dimes



Citizens Community Credit Union will be taking a leading role in the 2011 March of Dimes campaign. Mike Murphy, Assistant Branch Manager of our Hy-Vee office, has been named the chairman of the 2011 March for Babies. "I am proud to work with the March of Dimes to ensure that one day all babies will be born on time and healthy. Beginning with funding for Jonas Salk's history-making polio vaccine, to the establishment of Neonatal Intensive Care Units (NICU), the March of Dimes is relentless in its mission to see that our children are born with the best gift possible – a healthy start in life. I am honored to represent Citizens as the chair of this year's event. I know I can count on the support of our members and staff to champion this incredible cause."

Please contact Mike Murphy (mjmurphy@citizenscu.com) if you are interested in contributing or walking on a team.

## March for Babies

**Where:** Kennedy Park, Fort Dodge  
**When:** Saturday, April 16, 2011

## Office Hours & Locations

### Main Office

2012 1<sup>st</sup> Ave. South  
 Fort Dodge, IA 50501  
**Phone:** (515) 955-5524  
**FAX:** (515) 955-8241

### Lobby Hours:

9:00 am - 5:00 pm (M-F)  
**Drive-Up Hours:**  
 7:30 am - 5:30 pm (M-Th)  
 7:30 am - 6:00 pm (Fri)

### Kellogg

125 High St.  
 Kellogg, IA 50135  
**Phone:** (515) 343-5950  
 or (641) 526-8236  
**FAX:** (641) 526-8100

### Lobby Hours:

8:00 am - 4:00 pm (M-F)

### Hy-Vee Branch

115 South 29<sup>th</sup> St.  
 Fort Dodge, IA 50501  
**Phone:** (515) 955-7787  
**FAX:** (515) 576-5897

### Lobby Hours:

10:00 am - 8:00 pm (M-F)  
 9:00 am - 5:00 pm (Sat)  
 10:00 am - 4:00 pm (Sun)

### Lake Mills

311 North Park  
 Lake Mills, IA 50450  
**Phone:** (641) 592-0900  
**FAX:** (641) 592-0901

### Lobby Hours:

7:00 am - 4:30 pm (M, T, Th, F)  
 7:00 am - 12:00 pm (Wed)

### Algona

403 East Call St  
 Algona, IA 50511  
**Phone:** (515) 295-7121  
**FAX:** (515) 295-3835

### Lobby Hours:

9:00 am - 5:00 pm (M-F)  
**Drive-Up Hours**  
 8:00 am - 5:30 pm (M-F)

### Spirit Lake

1805 18<sup>th</sup> St  
 Spirit Lake, IA 51360  
**Phone:** (712) 336-1095  
**FAX:** (712) 336-5718

### Lobby Hours:

9:00 am - 5:00 pm (M-F)

### Belmond

700 Luicks Lane  
 Belmond, IA 50421  
**Phone:** (641) 444-3388  
**FAX:** (641) 444-4443

### Lobby Hours:

7:00 am - 12:00 pm (M-F)  
 1:00 pm - 3:30 pm (M-F)

### Storm Lake

609 Flindt Drive  
 Storm Lake, IA 50588  
**Phone:** (712) 732-5400  
**FAX:** (712) 732-5467

### Lobby Hours:

9:00 am - 5:00 pm (M-Th)  
 9:00 am - 6:00 pm (Fri)

Storm Lake  
Coats 4 Kids



Algona  
Thanks With Franks



Fort Dodge  
THX2U Event



Algona  
Band Day Parade



Spirit Lake  
Food Pantry Donation



**PAT and Online Banking**  
 Cut off for transactions  
 is 8:30 pm.