

MAKING AN MPACT IN OUR COMMUNITIES

MPACT? Yes, you read that correctly. And no, it's not a typo. This past summer, Citizens Community Credit Union's Board and Leadership Team embarked on a journey to re-evaluate who we are as an organization and to re-define the values that we believe can make a difference in the lives of our members and in our communities. Those values just so happened to culminate in the acronym of MPACT.

M
P
A
C
T

**MOTIVATION
PASSION
ACCOUNTABILITY
COMMUNITY
TRUST**

As a credit union, this moniker couldn't be more perfect in describing what we strive to do each and every day. Credit unions were built on the "People Helping People" philosophy. And that philosophy isn't just limited to serving and helping improve the financial well-being of our members—it also extends to improving the quality of life of our members and communities.

In support of this overall theme, we wanted to find a way to show appreciation to a couple of service organizations that align with both "People Helping People" and our goal of making an MPACT across Northwest Iowa. We are proud to share that this fall, Citizens awarded donations totaling \$75,000 to the fire and police departments that serve our local branch communities of Fort Dodge, Algona, Belmond, Estherville, Lake Mills, Storm Lake and Spirit Lake, and the surrounding areas.

"By supporting service organizations that exemplify the 'People Helping People' philosophy and make an MPACT in the lives of others, we can truly perpetuate the credit union difference of giving back," says Dan Scott, Chief Executive Officer. "We are thrilled to be able to show our gratitude for all they do to help others and to keep our communities safe."

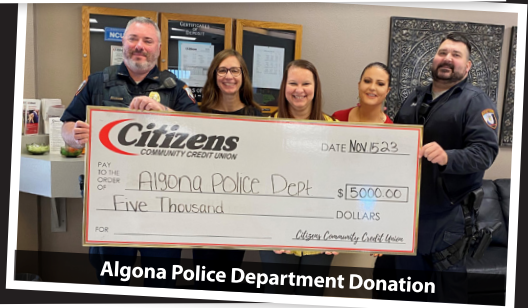
In addition to these recent donations, Citizens and our employees made an MPACT in 2023 by supporting more than 100 different community organizations and foundations across our region through financial contributions, resource donations and more than 1,000 hours of volunteer efforts. Moving into 2024, we are challenging ourselves to improve upon these numbers and are looking forward to making an even larger MPACT in the lives of our members and in our communities.



Fort Dodge Police Foundation Donation



Estherville Fire Department Donation



Algona Police Department Donation



Belmond Fire Department Donation



Lake Mills Police Department Donation



Storm Lake Fire Department Donation



Spirit Lake Police Department Donation

BOARD OF DIRECTORS

Tim Doyle, Chairman
Terry Allers, Vice Chairman
Doug Utley, President
Linda Cline, Secretary
Lyle Boeckholt
Harvey Hilpipre
Chris Parker
Julie Piton
Dan Streit

LEADERSHIP TEAM

Dan Scott, Chief Executive Officer
Stephen Hindman, Chief Financial Officer, EVP
Jen Crimmins, Chief Administrative Officer/SVP
Crystal Pluth, Vice President
Jodi Reekers, Vice President

2024 CLOSED DATES

Monday, January 1 - *New Year's Day*
Monday, January 15 - *Martin Luther King, Jr. Day*
Monday, February 19 - *Presidents' Day*
Sunday, March 31 - *Easter*
Monday, May 27 - *Memorial Day*
Wednesday, June 19 - *Juneteenth*
Thursday, July 4 - *Independence Day*
Monday, September 2 - *Labor Day*
Monday, October 14 - *Columbus Day*
Monday, November 11 - *Veterans' Day*
Thursday, November 28 - *Thanksgiving*
Tuesday, December 24 - *Christmas Eve (Closing at Noon)*
Wednesday, December 25 - *Christmas Day*
Tuesday, December 31 - *New Year's Eve (Closing at Noon)*

SAVE THE DATE FOR OUR ANNUAL MEETING

Citizens Community Credit Union's 84th Annual Meeting will be held Tuesday, March 26, at 5:00 PM, at our Main Office location. The 2023 Annual Report and State of the Credit Union will be presented to members and the Annual Business Meeting will follow. Board election results will be announced and refreshments will be served.

VOTING: Members may cast their ballot for the Board of Directors at any of our eight locations during regular business hours between March 15-19. Information about the candidates is available on our website and at the credit union offices. The Board's responsibility is to set the direction of our credit union by establishing policy. Members of the credit union age 16 years and older are eligible to cast their vote.



SAVE THE DATE

VOTING

March 15-19, 2024
All Office Locations

BUSINESS MEETING

March 26, 2024 - 5:00 PM
*Citizens Community Credit Union
Main Office Conference Room
2012 1st Avenue South
Fort Dodge, IA 50501*

SCHOLARSHIPS



Two scholarships in the amount of \$2,000 each are being offered to high school seniors based on involvement, community service, work experience and an essay. Entrants must have an account established in their own name and be a member in good standing at Citizens Community Credit Union.

The scholarship winners will be determined by a panel of judges. Deadline to apply is March 29, 2024. Winners will be notified by May 1, 2024.

For more information & application materials, please visit www.citizenscu.com.

OUR LOCATIONS

A complete listing of our hours and ATM locations is available online at www.citizenscu.com.

FORT DODGE MAIN OFFICE

2012 1st Ave South
Fort Dodge, IA 50501
(515) 955-5524

ALGONA

403 East Call St
Algona, IA 50511
(515) 295-7121

ESTHERVILLE

2 North 2nd St
Estherville, IA 51334
(712) 362-7751

SPIRIT LAKE

1310 18th St, Suite A
Spirit Lake, IA 51360
(712) 336-1095

FORT DODGE HY-VEE

115 South 29th St
Fort Dodge, IA 50501
(515) 955-7787

BELMOND

247 E Main St, Suite B
Belmond, IA 50421
(641) 444-3388

LAKE MILLS

106 South Mill St
Lake Mills, IA 50450
(641) 592-0900

STORM LAKE

609 Flindt Drive
Storm Lake, IA 50588
(712) 732-5400