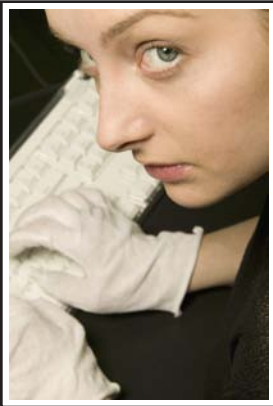


Citizens Community Credit Union



New Member Benefit: An Answer to Identity Theft, ID Safe Choice



In the course of a busy day you may write a check at the grocery store, mail your tax returns, buy something on-line or apply for a credit card. Chances are you don't give these every day transactions a second thought... but an identity thief does!

Don't kid yourself, these thieves are clever. They can obtain your personal information, assume your identity and operate silently in the background for months, even years, without you knowing it.

Citizens Community CU has always been an industry leader when it comes to safeguarding our members' personal information. We are, once again, out in front of the pack by bringing our members an innovative system to combat ID theft.

The National Credit Reporting Association (NCRA) sponsors an extremely affordable program called ID Safe Choice.

Membership Benefits Include:

- One phone call to Citizens Community Credit Union will put you in touch with the Victim Assistance Center.
- A Personal Recovery Advocate is assigned and starts recovery process within one business day.
- Three credit reports are reviewed with you.
- Fraud alerts are posted to all three credit bureaus.
- Your rights as a victim are explained.
- A Recovery plan is developed and documented for your review.
- Your Recovery Advocate contacts and works with all agencies, financial institutions and companies affected.
- Your Recovery Advocate will contact you at 30, 60 and 90 days after your case is closed to determine if there are any additional problems.
- The case remains on file for 36 months in case of reoccurrence.

What Are Your Chances?...

Violent Crime	1 in 5,000
Heart Disease	1 in 2,600
Car Accident	1 in 130
IDENTITY THEFT	1 in 23

We are making it easy and affordable to participate. Our strong membership has allowed us to negotiate the reasonable price of \$1.95 per month in order to be covered. If you were to purchase a program like this on your own the cost would range from \$8.95 to \$20.00 per month!!!!

No action is required by members with a checking account to be covered by ID Safe Choice. You will begin benefitting from this program July 1st. The Credit Union believes so strongly in the protection that this program offers, the first two months are on us!!! **Effective Sept. 1, 2009, \$1.95 will be deducted from your checking account.**

If you do not have your checking account with Citizens Community CU and wish to have access to this low cost-high value service, contact any Member Service Representative to be added. If you believe your identity is not at risk for theft and do not need this innovative service also contact a Member Service Representative to be removed from the list of members that are protected.

Our members are our highest priority and we are proud to offer this ground-breaking solution. Please feel free to see any of our member service representatives for more details.

Loan Rates

New and Used Vehicle Loans

With qualified credit-

Rates as low as.....	Payment per \$1000.....	Term
6.45%APR.....	\$44.63.....	24 Months
6.95%APR.....	\$30.94.....	36 Months
6.95%APR.....	\$23.99.....	48 Months
6.95%APR.....	\$19.83.....	60 Months

Savings/CD Secured Loans

Rates as low as.....	Payment per \$1000.....	Term
6.5%APR.....	\$44.65.....	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.....	\$46.51.....	24 Months
10.4%APR.....	\$32.58.....	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



Crystal Gontheth
Branch Development Manager

Crystal Gontheth joins the management team at CCCU as Branch Development Manager, a newly developed position designed to increase membership in the branch areas. Crystal is based in the Estherville branch but travels to the 5 branch offices in the northwest Iowa region regularly. Her responsibilities include increasing business with present members, developing partnerships with businesses, and training staff to be proficient in member service skills and product knowledge.

Crystal brings to Citizens 17 years of credit union experience from working in various capacities at Premier Credit Union in Des Moines.

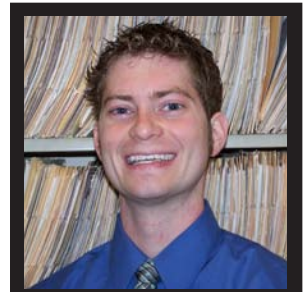
"I believe in the credit union philosophy of people helping people and I believe Citizens is doing just that...helping people. I am very proud to be part of an organization that stays true to its purpose!", stated Crystal.

Crystal has wedding plans this summer. She and her fiancé, John Pluth, live on a farm near Estherville.

Dan Scott, Hy-Vee Branch Manager, has graduated from "Leadership Fort Dodge". This program, developed by the Fort Dodge Chamber of Commerce, encourages community leadership and activity. Participants meet once a month for a full business day. The group learns about industry, government and community organizations.

"It has been an honor to be a part of this group. I've enjoyed it so much that I wish I could go on with the program next year!", said Dan.

Dan and his wife, Ashley, live in Fort Dodge.

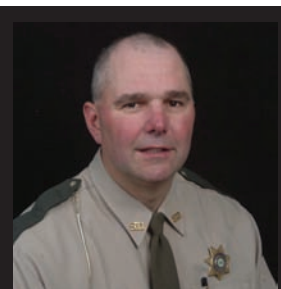


Dan Scott
Hy-Vee Branch Manager

Luke Fleener is the newest member of the board of directors for Citizens Community Credit Union. Luke is a sergeant in the Webster County Sheriff's Office. He is also the president of the Dayton Rodeo Committee and involved in the Webster County Crime Stoppers.

"I am happy to serve as a board member of CCCU. I admire Paul and Sean for the work they do for the credit union. I have learned a lot and have met some great people already"

Luke and his wife, Kris, live near Lehigh and enjoy team roping and barrel racing. They are active in the Dayton Rodeo committee.



Luke Fleener
Board Director

Board of Directors

Terry Allers, Chairman
Bill Hansen, Vice Chairman
Kelly Hindman, President
Jim Egemo, Secretary

Dan Streit
Terry Hopper
Becky Nelson
Don Nordstrom
Luke Fleener

Senior Management

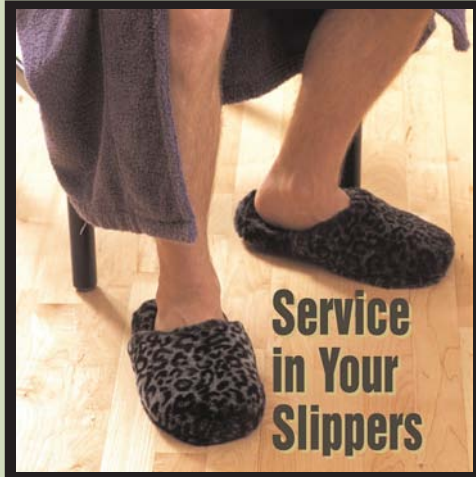
Paul Becker, Chief Executive Officer
Sean Hanley, Executive Vice President
Vicki Martens, Vice President
Mary Winterboer, Vice President

Newsletter Editor

Katie Averill, Director of Marketing and Community Development

We're All About Convenience

A meeting at nine, lunch with the boss, the grocery store, a baseball game... life sure can be hectic! RELAX...Citizens has you covered so you can bank when you want to bank!! We understand that convenience in your life is crucial, that's why we offer so many ways to keep it simple.



Online Banking-www.citizenscu.com

- 24/7 availability
- View your account balances and history
- Make transfers
- Bill-pay
- Apply for loans

E-Statements

- Go Green
- Immediate Access - 1st day of the month

PAT (Personal Automated Telephone Teller)

- 24/7 Telephone Availability
- 1-800-441-3228
- Account information/transfers

Extended Hours - Evenings & Weekends

- Full banking at our Hy-Vee branch in Fort Dodge

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 Kimberly Sande, daughter of Deb Allard and Wade Allard of Gowrie. Kimberly is a graduate of Fort Dodge Senior High School and will attend Iowa Central Community College next fall.



Kimberly Sande



Kayla Erlandson

Kayla Erlandson, daughter of Don and Barb Erlandson, is the winner of the Katherine Hankel Scholarship. Kayla is a graduate of Spirit Lake High School and plans to attend South Dakota State University next fall.

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

Sorry We're
CLOSED

Independence Day July 4
Labor Day Sept. 7
Columbus Day Oct. 12
Thanksgiving Nov. 26
Christmas Dec. 25

Community Is Our Middle Name

Citizens Community Credit Union believes in giving back to the communities of the members we serve. We have been involved in numerous activities, events and fundraisers in north central Iowa in the last year. Our employees have spear-headed some worthy causes and given of their personal time to improve the communities in which we live.



Fundraiser for Humane Society

A committee of eight organized fundraisers for the "Almost Home" campaign of the North Central Iowa Humane Society. The organization is raising money to build a new shelter in Fort Dodge. The committee planned a jeans day for employees, "Paws for a Cause" dona-

tion, a raffle drawing and a "Dogs for the Dogs" cook-out. The group raised over \$1,000.

Crystal Gonseth, Branch Development Manager, dressed as the Easter Bunny, and Dianne Gardner, Branch Assistant of the Lake Mills office, pose for a photo at the Annual Easter Egg Hunt in Lake Mills. Citizens helped sponsor the event. Over 100 children participated in the hunt.



Lake Mills Easter Event



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:

Kid's Night at Mineral
City Speedway
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-3pm (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)