

Citizens Community Credit Union



Our Safe Harbor In Times of Trouble

"The sky is falling! We are on the edge of a full recession! Nowhere is safe to put your money! It's impossible to buy a house or car in this economy!" Bunk! This alarmist attitude is not only wrong, but actually makes things worse by scaring people.

Here are just a few of the reasons why Citizens is a "safe harbor" *



*Citizens Community Credit Union is a Five-Star rated institution and is placed in the top 10% of all credit unions in the entire country for safety and soundness. This is not new. CCCU has achieved this top rating for each of the last 17 years. Guess, how long have they have been rating institutions this way? If you said 17 years you would be correct!!!

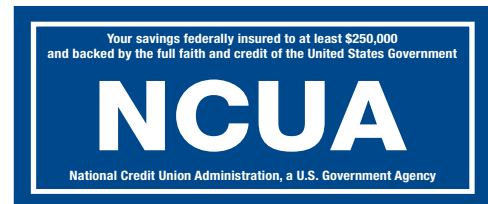
*Citizens Community Credit Union is NOT involved in the mortgage crisis. Our Credit Union has never engaged in any sub-prime mortgage loan products nor any type of risky mortgage lending.

You work hard for your money and want to invest it somewhere that will be safe no matter what happens. Here's great news for you;

Your money is always safe at Citizens Community Credit Union!

*Credit unions are required to have money in "reserve" for times of trouble. This would be very similar to your family's savings accounts. The Federal Government mandates that credit unions must have 7.5% of risk assets reserved to be considered "Well-Reserved". This is their highest rating. CCCU is reserved at over 12% , nearly double what the government considers "safe and sound".

NCUA is the agency of the Federal government that regulates, charters, and insures both Federal and State chartered credit unions, exactly the same way the FDIC does for banks. All credit unions that are insured by the NCUA are required to display this logo throughout their branches:



With this affiliation comes \$250,000 of deposit insurance. Did you know that any two person account, say husband and wife, can be structured to receive \$1,000,000 (yep, that's a million dollars) of insurance.

Not one penny of insured savings has ever been lost by a member of an insured credit union - NCUA

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 |
|----------------------|-------------------------|-----------|
| 6.45%APR..... | \$44.64..... | 24 Months |
| 6.95%APR..... | \$30.94..... | 36 Months |
| 6.95%APR..... | \$23.99..... | 48 Months |
| 6.95%APR..... | \$19.84..... | 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%–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.

Exclusive Member Benefit:

Discounted Auto Insurance

"Remember when auto insurance was simple? It can be again."



Contact: Mike Johnson

1-888-576-5145 (515) 576-5145 info@citizenscu.com

5 Reasons To Enroll In E-Statements Today

- 1 \$10 CASH*!**
We want to thank you!
- 2 SECURITY!**
Prevent identity theft in your mail box
- 3 CONVENIENT!**
Check your statement from any computer ANY time
- 4 IMMEDIATE ACCESS!**
You'll be able to check your statement the first day of every month
- 5 GO GREEN!**
If everyone used e-statements we would save 16.5 million trees in the U.S. annually

GOING GREEN

*Ask for Details, Limited Time

NEW Rewards Program!!!

Do financial goals top your New Year's resolution list this year? Given the challenging economy, money management issues are top of mind. With the Citizens Community ATIRA-credit Platinum MasterCard, you have a tool that can help manage your financial future.

Just as you would expect from Citizens, our ATIRAcredit MasterCard offers you a low interest rate, transparent terms, and fair fees. And, this is a great time of year to take advantage of all its benefits, including its generous rewards program. If you already carry our card, transfer your holiday balances from high-rate

credit cards to your Citizens ATIRA-credit card with NO BALANCE TRANSFER FEE.

For more information, or to apply, please visit www.citizenscu.com.



Board of Directors

Terry Allers, Chairman
Larry Jensen, 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

Annual Meeting & Candidates

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

Tickets: \$8.50

Tickets go on sale:
January 15th, 2009

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

**February 26th
2009
Starlite Best Western
Fort Dodge**

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 directors, 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 mailed out this year; 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:

| Bill Hansen | Terry L. Hopper | Luke Fleener | Albert Habhab |
|---|--|---|---|
| Senoir Account Executive, Three Eagles Communications | Oral Surgeon, DDS Former Board Member Trinity Reginal Medical Center and Trinity Health Foundation | Sergeant, Webster County Sheriff's Office | Retired, State of Iowa Judge, IA Court of Appeals, 22 years |
| Past member of Kiwanis club | Former President Trinity Reginal Medical Center Staff | President, Dayton Rodeo Committee | Former Mayor of Fort Dodge 1960 - 1974 |
| 4 1/2 years on Citizens Community Credit Union Board | 3 Years Citizens Community Credit Union Board | Webster County Crime Stoppers | Army Verteran |

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 over credit unions and basic financial information.

The applicant must be :

- (1) a 2009 graduating high school senior and
- (2) the applicant, parent, guardian, or grandparent must be a member of Citizens Community Credit Union by December 31, 2008.

The scholarship test will be given Saturday, January 17, 2009, between 8:30 and 11:30 AM at Iowa

Central Community College, Fort Dodge Campus, Voc Tech Building, Room 103.

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.



Martin Luther King Day .. Jan 19

President's DayFeb 16
(Staff Training)

Kirby Kangaroo Club



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

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

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-4:30pm (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)