

# Citizens Community Credit Union



## Seventy Years of Success, Security and Service

2010 marks Citizens Community Credit Union's seventieth year of operation. From our beginning in 1940, our mission has remained the same; we are committed to meeting the needs of our members by providing exceptional products and services.



Fort Dodge, Iowa - 1940

On April 24, 1940, the management of Tobin Packing Company (which later became Hormel Credit Union) opened for business with \$300 in assets and a loan for \$75. Seventy years later our assets are over \$100 million and we serve 16,500 members.



In 1981, the credit union's charter was changed to a community credit union that served all persons living or working in the community of Fort Dodge, Iowa. Our field of membership now includes all persons living or working in one of 33 counties in north central and northwest Iowa. We have 9 offices including the Main office, Hy-Vee branch in Fort Dodge, Algona, Belmond, Estherville, Kellogg, Lake Mills, Spirit Lake and Storm Lake. In addition, our field of membership also includes any member of a 499 Iowa Cooperative. CCCU is fortunate to have many automobile dealerships as business partners.

We credit our success in large part to conservative management and the support of our extremely loyal members. These two attributes have allowed us to focus on the safety and security of the institution during rough economic times. We are proud of our superior rating from the national rating service known as Bauer Financial. CCCU has been



Management Team - 2009

awarded the five star rating, the highest rating possible, for seventeen consecutive years. Our vision has proven successful and we are recognized by others in the industry as one of the top 10% of financial institutions in the country.



Annual Meeting - 1971

As we move forward, we will continue to provide the products and services that our members need and want. We remain innovative in our product development, steadfast in our focus on safety and security and dedicated to superior member service. We look forward to another seventy years of success, security and service!

24/7 Service:

[www.citizenscu.com](http://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
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.

## Board of Directors

Terry Allers, Chairman	Dan Streit
Bill Hansen, Vice Chairman	Terry Hopper
Kelly Hindman, President	Becky Nelson
Jim Egemo, Secretary	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

## Citizens Credit Card: Your Best Bet



You've likely heard about some of the credit card changes in the new CARD act. Credit unions largely conform to the new rules already, and always have. If you already have a credit union credit card - good for you. If not, now is the time for change.

You'll not only pay lower interest rates than you will with a bank card, but you'll get low fees, a reasonable grace period, and great member services that are just routine at Citizens. It's worth the few minutes it will take to compare the card you're using with what you'll get using our Citizens card. Stop by any of our locations for more information.

## Board of Directors Spotlight

### Hopper Retires From Board



Terry Hopper

Terry Hopper has announced his retirement from the Citizens Community Credit Union Board of Directors. After 32 years in the practice of oral and maxillofacial surgery, he has decided to retire from active practice in January, 2010. He has accepted a teaching position at the University Of Iowa College Of Dentistry, Department of Oral & Maxillofacial Surgery.

Dr. Hopper has been a member of the Board for four years. "It has been a wonderful learning experience working with the senior management staff and fellow board members. I have witnessed the phenomenal growth of CCCU over the past four years while other financial institutions have been struggling. It is a real credit to the vision and leadership of our senior management team."

### Hindman Elected to Fort Dodge City Council

The President of Citizens Community Credit Union's Board of Directors, Kelly Hindman, has been elected to a three year term of the Fort Dodge City Council representing Ward #4. The City Council has many responsibilities including the city budget, the 5th Avenue South Corridor Project and Downtown Revitalization. They will also continue a robust street improvement program and a marketing strategy of attracting new residents.

Kelly feels his experience on the CCCU board for several years has provided valuable experience in taking on the many challenges facing the community of Fort Dodge. Kelly remains committed and enthusiastic to serving the members of CCCU as the President of the Citizens Board.



Kelly Hindman

# Annual Meeting

**Annual Meeting**  
**February 25, 2010**  
**Starlite Best Western in Fort Dodge**

Doors open at 5:30 pm                      **Tickets: \$8.50**

Dinner at 6:30 pm                      Tickets go on sale January 15, 2010  
 Business meeting to follow              (Tickets must be purchased in advance at any Citizens location)

February 2010

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28

25  
 Citizens  
 Annual  
 Meeting

## 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 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. You must be present to vote. This year there are four positions to be filled. The nominating committee recommends the following names be placed on the ballot:

Jim Egemo	Dan Streit	Terry Allers	Open Position
Co-owner of Egemo Realty  Past President and Current member of the Fort Dodge Board of Realtors, Member of St. Olaf Church, 40 Year Member of CCCU  3 Years on CCCU Board of Directors	Managing General Agent of Retirement Solutions Group  St. Edmond School Board, St. Edmond Boys Golf Coach, Noon Sertoma, Member of Holy Trinity Parish, Judge of High School Speech Contest  9 Years on CCCU Board of Directors	President of Allers Associates Architects PC  Elder, Good Shepherd Lutheran Church, FD Chamber Ambassador, YMCA Foundation Board, YWCA Advisory Committee, Noon Sertoma, Iowa Architectural Examining Board, American Institute of Architects  3 Years on CCCU Board of Directors	

## 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 scholarship test will be given Saturday, January 16, 2010, 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.



### The applicant must be :

- (1) a 2010 graduating high school senior and
- (2) the applicant, parent, guardian, or grandparent must be a member of Citizens Community Credit Union by December 31, 2009.

Sorry We're

CLOSED

New Year's Day.....	Jan 1
Martin Luther King Day.....	Jan 18
President's Day .....	Feb 15 (Staff Meeting)
Memorial Day .....	May 31



# E-Statements GOING GREEN

Redeem this Coupon for:  
**\$10 CASH**

when you enroll in e-statements\*

\* See rep for details • Limited time offer

**Community** is our middle name



Kids Fest



Operation Thank You



MrGoodfellow Campaign at Storm Lake



Fundraiser for Webster County Humane Society

## 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)