



**SUMMER
2003**

CITIZENS COMMUNITY CREDIT UNION

It's Official...Construction is Underway!

As you may have already noticed, construction is underway on a new 7200 square foot addition to our main office at 2012 First Avenue South in Dodge. In addition, we plan to completely remodel our existing office space to more efficiently meet the needs and serve our entire credit union membership.

The building and remodeling project officially began with final approval by the Board of Directors in June. The original building, which was acquired in 1984, had been adapted to meet the credit union needs at that time. Since then, membership, staff members, and technological needs have grown to the point where the present building's space was no longer sufficient.

When complete, the new and remodeled facility will be completely handicap accessible. In addition, the new layout and office spaces will provide much needed privacy, security and convenience for our members visiting the office. Additional parking will also be added on the east side of the building.

As a courtesy to our members, we have designed the building and remodeling project to be done in phases so disruption of the day-to-day business will be minimal. The project is scheduled to be complete by the first quarter of 2004. During this time of noisy and sometimes interrupting construction, we ask for your patience and help as our employees do their best to provide the high service level you have come to expect here at your credit union.

We all look forward to the completion and our new ability to serve each of you better. At Citizens, *everything we do, we do for you!*



Vacation Planning Just Got Easier!

Citizens Community Credit Union now offers a Vacation Club account. In order to save for a summer vacation, you can accumulate funds all year in this account.

Many of our members use and enjoy the benefits of our Christmas Club account for all those holiday expenses. Now the same benefits can be used to enjoy your next vacation.

You can make regular or periodic deposits to your Vacation Club account. You determine the amount and frequency. The account will earn interest at the same rate as the regular passbook savings rate; however, it will begin on the first dollar of deposit. Your periodic statement will list the Vacation Club account separately and list all deposits and withdrawals on the account.

Vacation Club checks will be cut and mailed to members on or about May 15 each year. There is a penalty for early withdrawal on club accounts.

Introducing



A password that protects you when you buy online. Take the Citizens Community Credit Union VISA card you already use, add a password to confirm online purchases and you've got Verified by VISA. It's a new security program that helps ensure that only you can use your VISA card to buy online. Once you've activated a password for your card, no one else can use your VISA card number at any participating online stores without your personal password. Verified by VISA helps prevent unauthorized purchases before they happen.

Activate your card. Verified by VISA is designed to protect the VISA Check Card(s) and VISA Credit Card(s) you already have. Just go to www.usa.visa.com/ and click on the Verified by VISA logo to get started. Be sure to read the Privacy and Security policies to understand the how your information is protected. **Activation needs to be done before your card will be accepted for online purchases beginning July 1, 2003 at participating online stores.**

Use it from any computer. With Verified by VISA you can use your card to shop with added safety from any computer that has internet access. Once your card is activated, simply shop like normal. At participating online stores, your card will automatically be recognized as being protected by Verified by VISA. You'll be asked to verify your password, and the transaction will be completed as usual.

**Create your password today at
www.visa.com/verified**

IMPORTANT NOTICE: Change in Policy for Inactive Accounts

At Citizens, your business is greatly appreciated regardless of the size of the account. However, because of recent changes in data processing and security costs, membership dues, and other fees, it has become very costly for us to maintain small, inactive accounts.

Because of these rising costs, in March of 2003 we began assessing a \$5.00 per month fee on each account that has been inactive for a period of one year or longer and has a balance of under \$500. This fee is not assessed to members 24 years of age or younger, or on any member that is using any of our other financial services regularly.

If your account has been assessed an inactive fee, you may redeem your inactive fees by contacting one of our Member Services Representatives within 60 days of receiving your account statement. Please contact us at any of our seven locations for more information.

***Please remember...
It's a Privilege***

When you use your Citizens' VISA Check Card, your purchase is conveniently deducted from your checking account. You don't have the hassle of writing a check or waiting for your check to be approved. This convenience is a privilege offered only to those with checking accounts in good standing. You need to use your Check Card responsibly to avoid losing it.

Here are some tips to help manage your VISA Check Card:

1. Always record your Check Card purchases and withdrawals in your checking account register.
2. Remember that a Check Card purchase using a PIN (Personal Identification Number) is immediately deducted from your checking account. A signature based transaction can take several days before it is deducted. Deposits are updated at 10 AM and 5 PM each business day.
3. If you've forgotten to record a transaction, check your account online at CyberBranch-24 or by phone with PAT to bring your records up-to-date.
4. Balance your account each month to make sure your records are the same as the credit union's. Please notify the credit union with any discrepancies or questions.