

## ESTHERVILLE: A RENOVATED & REFRESHED LOOK

Citizens Community Credit Union's Estherville branch has a new look inside! After undergoing a remodel last year, the office has a new, upgraded look that includes fresh paint along with new flooring and carpet.

The office makeover was celebrated late last spring during a ribbon cutting ceremony with the Estherville Area Chamber of Commerce and an open house that was attended by members of the Citizens Leadership Team along with credit union and community members.

"We're excited to have a more modern look and feel that will enhance the overall experience for both members and staff alike while reinforcing our long-standing commitment to the Estherville community," said Dan Scott, Chief Executive Officer. "We are extremely proud to have served the community for more than 20 years and look forward to continuing to do so in the many years to come."



## INTRODUCING CONTACTLESS DEBIT CARDS

Our debit cards are now contactless! All current card holders will have a new VISA® Contactless Debit Card in their hands by the end of 2025 through an accelerated reissue. Once you receive your new card via mail, please follow the instructions to activate it immediately and begin enjoying the benefits of your new contactless card!

### How Do I Use My New VISA® Contactless Debit Card?

1. Look for the contactless symbol on the payment terminal.
2. Tap your card to the front of the point-of-sale terminal.
3. Wait for a beep or a green light before removing your card (you can put your card away – you won't need it again).
4. Follow any instructions on the screen to complete your transaction – and be sure to bypass PIN whenever possible!



### What Are The Benefits of My New VISA® Contactless Debit Card?

Enjoy increased security and fraud protection along with faster and easier transactions – contactless means you don't have to insert your card into the point-of-sale terminal and wait. *Learn more at [www.citizenscu.com](http://www.citizenscu.com)!*

## SAVE THE DATE FOR OUR ANNUAL MEETING

Citizens Community Credit Union's 85th Annual Meeting will be held Tuesday, March 25, at 5:00 PM, at our Main Office location. The 2024 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 14-18. 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.

### VOTING

March 14-18, 2025  
All Office Locations

### BUSINESS MEETING

March 25, 2025 - 5:00 PM  
Citizens Community Credit Union  
Main Office Conference Room  
2012 1st Avenue South  
Fort Dodge, IA 50501

## BOARD OF DIRECTORS

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



Citizens Cares is an employee-directed initiative that embodies the spirit of community generosity and giving back, which is the cornerstone of our credit union.



Build A Better Belmond Pool Fund Donation



Veterans Memorial Bridge Donation in Fort Dodge

## 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



Algona Food Pantry Donation



Storm Lake PD K-9 Fund Donation

## 2025 CLOSED DATES

Wednesday, January 1 - *New Year's Day*  
 Monday, January 20 - *Martin Luther King, Jr. Day*  
 Monday, February 17 - *Presidents' Day*  
 Sunday, April 20 - *Easter*  
 Monday, May 26 - *Memorial Day*  
 Thursday, June 19 - *Juneteenth*  
 Friday, July 4 - *Independence Day*  
 Monday, September 1 - *Labor Day*  
 Monday, October 13 - *Columbus Day*  
 Tuesday, November 11 - *Veterans' Day*  
 Thursday, November 27 - *Thanksgiving*  
 Wednesday, December 24 - *Christmas Eve (Closing at Noon)*  
 Thursday, December 25 - *Christmas Day*  
 Wednesday, December 31 - *New Year's Eve (Closing at Noon)*

## 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 February 28, 2025. Winners will be notified by April 1, 2025.

For more information & application materials, please visit [www.citizenscu.com](http://www.citizenscu.com).

## OUR LOCATIONS

A complete listing of our hours and ATM locations is available online at [www.citizenscu.com](http://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