

Welcome

Citizens Community Credit Union has been proudly serving members since March 7th, 1940. Citizens Community Credit Union has upheld a solid history of accomplishments by providing excellent financial services to our community.

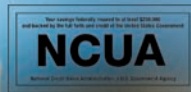
- You want a financial institution that understands your needs. Our financial professionals have the experience you're looking for and will work with you.
- At CCCU, we continue to exceed the expectations of our members by providing the highest quality services and innovative products to meet your ever-changing needs.
- By being efficient and proactive in our service efforts, we will continue to be a leader in the industry.

We are excited to be able to work with you and look forward to further enhancing our relationship by providing you the best in financial services.


Darwin Brokke, President



- Voice Response Phone Access
- Online Account Access
- E-statements
- ATM & VISA Check Card
- VISA Credit Card
- Direct Deposit
- Safe Deposit Boxes
- Travelers Checks
- Cashier's Checks
- Night Deposit
- Wire Transfers
- Notary Service
- Money Orders
- US Savings Bonds
- Gift Cards
- Rewards Program



OUR SERVICES



Services

At Citizens Community Credit Union, we take pride in giving personal, affordable products and services. Stop in and visit with one of our financial service associates and find out more about how we can assist you with all your financial needs.

CHECKING ACCOUNTS

Traditional Checking No minimum balance; interest paid monthly; \$100 to earn interest

Freedom Checking \$1,000 minimum balance to earn interest; interest paid monthly

Money Market Checking \$2,500 minimum balance to earn interest; minimum balance fee applies; interest paid monthly

Overdraft Protection options are available on these accounts.

Business Accounts are also available.

SAVINGS ACCOUNTS

Membership Share \$25 minimum balance; interest paid quarterly; monthly withdrawal and transfer limits apply

Daily Savings \$0 opening balance; \$100 minimum balance to earn interest; interest paid quarterly; ATM Card available

Money Market Savings \$1,000 minimum balance to earn interest; tiered levels to maximize returns; interest paid monthly; monthly withdrawal and transfer limits apply

Vacation Savings Plan We are your passport to a great vacation. Save up with automatic monthly transfers from your other accounts. Your deposits plus interest earned will be transferred to your share account prior to the vacation season.

Christmas Savings Plan Prepare for next year's wish list send automatic monthly transfer to a savings account and collect your deposits plus interest before the holiday season.



CERTIFICATES AND INVESTMENTS

Certificates of Deposit

We realize that you've worked hard for the generous rewards of life, and we feel it's only right that you receive the "most" for your hard-earned money. We offer a variety of terms that provide choices to meet your needs. Please visit with one of our financial associates for more details.

IRA (Traditional, Roth, SEP and Coverdell Education)

We can make preparing for retirement easy. We offer competitive rates and a variety of IRA options.

- IRA Rollover Transfers
- IRA Certificate of Deposits - higher rate of return, interest compounded annually
- IRA Savings - No minimum balance, dividends paid quarterly, \$1 minimum balance to earn interest

LOAN SERVICES

We offer competitive and affordable rates, along with flexible terms for all types of loans. We will work with you to help find the right options to match your budget and lifestyle. Loan payments can also be conveniently made via automatic transfer from your personal accounts at CCCU.

Consumer Loans Auto, Recreational Vehicle, Personal Secured, Unsecured, Mobile Home, Student Loans, Overdraft Protection

Real Estate Loans Mortgages, Home Equity Line of Credit, Construction

Agricultural Loans Equipment, Operating, Real Estate, & FSA Approved Lender

Commercial/Business Loans SBA Approved Lender, Line of Credit, Real Estate, Equity

Membership

Credit unions have a wonderful philosophy about membership: *once a member, always a member!* So once you are a member, you can continue to enjoy the benefits of our credit union even if you move out of the area!

Our field of membership surrounds the communities of Devils Lake, St. John, Bisbee, Fort Totten, Lakota, Larimore, Northwood, and Grand Forks, North Dakota.

Our Clubs

Pee Wee Penguin Young Savers Club

- Offers children ages 0-12 the chance to begin saving for their future
- Fun and activities are planned throughout the year

Tomorrow's Leaders Today

- Designed to help young adults ages 13-19 learn to manage their money
- Offers many financial services with special advantages

Pioneer Club

- Designed to address the specific interests of our mature members age 55 or greater

