



# CITIZENS

community CREDIT UNION

NORTH DAKOTA'S LOAN RESOURCE

## MAKE THE MOST OF YOUR INVESTMENTS:

Stop in today & ask your financial adviser how we can help you



OUR RATES  
WORK HARD,  
SO YOU DON'T  
HAVE TO

Stop in or visit us online at [citizens-cu.com](http://citizens-cu.com) to learn more about how we can help you make the most of your investments.

Deposit Accounts	Rate
Kasasa Cash Free Checking Account	3.00% APY*
60 Month CD	1.60% APY+
36 Month IRA CD	1.20% APY°
High Yield 27 Month CD	1.00% APY†
High Yield 5 Month CD	.45% APY†



NMLS#810388  NCUA



For Pee Wee Members

Devils Lake:  
Tuesday, October 28 –  
5:00 p.m. to 6:00 p.m.

St. John:  
All week long with goodie bags,  
& costume prize

Lakota:  
Friday, October 31 – treats

Larimore:  
Friday, October 31 –  
4:30 to 5:30

Grand Forks, All Locations:  
Tuesday, October 28 –  
3:00 p.m. to 5:00 p.m.

## IN THIS ISSUE:

Upcoming Events:  
PeeWee Halloween Parties  
Pg 1

Make the most of  
your investments  
Pg 1

Grand Opening Ceremony  
Pg 2

Upcoming Events:  
International CU Day  
Pg 2

Refer a Friend Winners  
Pg 2

UND Expo: Big Success  
Pg 2

Online Banking Tool  
Pg 3

Holiday Safety Shopping  
Pg 3

Free Kasasa Cash Checking  
Pg 3

Christmas Club Transfers  
Pg 3

Tis the Season: Visa Cards  
Pg 3

Health Savings Accts  
Pg 4

Grand Opening Winners  
Pg 4

# Grand Opening Ceremony



We celebrated grand openings at two of our newest Grand Forks area branches August 18 and August 19 with official ribbon cutting ceremonies led by The Grand Forks Chamber.

The new branches are located at 3351 32nd Ave S in Grand Forks and 428 Bygland Road SE in East Grand Forks, Minn.

Our new branches join additional Grand Forks locations at 1214 N 42nd St. and a location in Hugo's on 13th Ave North.

The celebration consisted of open houses at each location with a cash cube money machine, bounce house for kids, vehicle loan refinance promotion and grill outs.

## INTERNATIONAL CREDIT UNION DAY

International Credit Union (ICU) Day has been celebrated on the third Thursday of October since 1948. The day is recognized to reflect upon the credit union movement's history and to promote its achievements. It is a day to honor those who have dedicated their lives to the movement, recognize the hard work of those working in the credit union industry and show members our appreciation. This year's ICU day will take place on Thursday, October 16. Stop by your local branch for refreshments and celebrate the day.

## REFER A FRIEND: WINNERS ANNOUNCED

Refer a friend winners for June, July and August are: Brittaney R, Ryan V, and Derrick S. Each member won a \$100 Visa gift card for referring friends to CCCU. When you refer a friend to Citizens Community Credit Union, you'll have a chance to win a \$100 gift card each month that a new member comes in with your coupon. Check out our website at [citizens-cu.com](http://citizens-cu.com) or your local branch for more information about our refer a friend program.

## UND EXPO: BIG SUCCESS

Once again Citizens Community Credit Union participated in the UND Campus & Community Expo located in front of the Memorial Union. This annual event was held on Wednesday, August 27. The expo is an open, walk-through event at which students have the opportunity to visit with student organizations, UND departments, community businesses and nonprofit agencies. CCCU giveaways include a popcorn machine that was won by UND Sophomore Anna T.



PROUDLY SERVING: DEVILS LAKE • ST JOHN • NORTHWOOD • 3 LOCATIONS IN GRAND FORKS • EAST GRAND FORKS  
BISBEE • LARIMORE • LAKOTA • FT TOTTEN

## ONLINE BANKING TOOL:

### FINANCIAL MANAGEMENT TOOL MAKES BUDGETING EASIER

CCCU's online financial management tool is a feature which can help you better keep control of your budget... login to your online account to access this tool. After you login, your Deposit Accounts information will be displayed. There are a series of tabs above your account balances. Place your mouse over the ACCOUNTS tab and a dropdown box will appear. Scroll down and click on the Financial Management navigation button, which takes you to the financial management page. This page displays personal financial management data. The Settings tab in the lower right corner allows you to set up the types of information that data is pulled from. Setting this up is the first step to getting the most out of this tool; the Help tab at the top of the page is also useful. Please take advantage of this tool and make budgeting easier.



## FREE KASASA CASH CHECKING: THAT EARNS 3% APY\*

CCCU offers FREE Kasasa checking and savings accounts that reward you in cash each month.

Kasasa Cash Back is a free checking account that pays you cash back on your everyday debit card purchases...connect it to a free Kasasa Saver to build your savings automatically.

Kasasa Cash is a free checking account that earns the highest interest rates around based on our research. Kasasa accounts are Free accounts with no minimum balance required to earn rewards, free online banking & bill pay, free e-statements, free MasterCard debit card, free 24/7 telephone banking, unlimited check writing, ATM fee refunds nationwide, no minimum deposit to open and a free mobile banking app so you can do all your banking on the go. Kasasa puts your money where it belongs – back in your pocket.

\*APY=Annual Percentage Yield. For complete qualifications and terms, visit [citizens-cu.com](http://citizens-cu.com) or your local branch.

Free Kasasa Cash<sup>®</sup> Checking

Uh oh,  
our rates are  
showing.

3.00%<sup>APY\*</sup>  
on balances up to \$10,000 if  
qualifications are met

0.01%<sup>APY\*</sup>  
on all balances if  
qualifications are not met

Try free Kasasa<sup>®</sup> checking.

- Earn really high rates, paid each month
- Get refunds on ATM fees, nationwide\*
- No monthly service fees
- No minimum balance to earn your rewards

**CITIZENS**  
CREDIT UNION

**DON'T JUST BANK. KASASA.**

[citizens-cu.com](http://citizens-cu.com)

## HOLIDAY SAFETY SHOPPING

From Thanksgiving to New Year's, people are busy with many varied activities, including shopping, parties and crowded events. It's the time of year when people should be more aware than ever of what's happening around them, and yet sometimes we tend to forget the simplest security measures because we get caught up in the moment. This holiday season, give the gift of security. Remind your friends, family, and clients to take additional precautions when using their Debit and Credit Cards to prevent them from becoming the victims of identity theft and financial scams.

## CHRISTMAS CLUB FUNDS TRANSFERS

Don't stress the holidays – start saving for them year-round. Our Club Accounts make it easy with automatic deposits into a dividend-earning Christmas Club account. Set aside funds from your paycheck, checking or savings, each month – whichever you choose. Then your savings (plus dividends) are transferred into your checking account just in time for your holiday shopping. Get a head-start on saving for the holidays! This year's savings will be transferred on November 1st.

**TIS THE SEASON!!**



A Visa Gift Card is the ideal gift for any occasion – birthday, graduations, holidays, or just because! Give the gift that lets friends and family buy what they really want. Visa Gift Cards can be loaded for amounts between \$10 and \$1,000...they are accepted almost anywhere. Pick up your Visa gift card at any CCCU branch.



**DEVILS LAKE – MAIN OFFICE**

1117 Hwy 2 E  
 DEVILS LAKE, ND 58301  
 PH. 701.662.8118  
 FAX 701.662.8796

**GRAND FORKS**

1215 N 42ND ST  
 GRAND FORKS, ND 58203-1917  
 PH. 701.746.9845  
 FAX 701.746.2040

Hugo's: 701.746.6196

3351 32ND AVE S: 701.775.2228

**EAST GRAND FORKS**

428 BYGLAND RD  
 EAST GRAND FORKS, MN 56721  
 PH. 218.399.0324  
 FAX 218.399.0328

**BISBEE** 701.656.3261

**FT. TOTTEN** 701.766.4600

**LAKOTA** 701.247.2759

**LARIMORE** 701.343.6473

**NORTHWOOD** 701.587.5519

**ST. JOHN** 701.477.5655

**VOICE RESPONSE SYSTEM**

701.662.1171 or 888.839.4489  
 WWW.CITIZENS-CU.COM

**BOARD OF DIRECTORS**

*PRESIDENT:* DARWIN BROKKE  
*BOARD:* LeROY RICE, GEORGE ZENK, MARK MOTIS  
 SCOTT ANDERSON, DARYN ZINKE  
*CREDIT COMMITTEE:* CURTIS BRODEN,  
 KEITH WARNER, LEO SAYLER

NMLS#810388

**AG LOANS**  
 Contact us today for a **FREE** Ag Analysis!  
 Citizens Community Credit Union has been serving farmers and ranchers for over 70 years. We are committed to you and your farm by providing flexible loans of all sizes that will fit your operation.  
**We can provide loans for:**  
 Operating · Land · Livestock  
 Buildings · Machinery  
 Visit us today online at [www.citizens-cu.com](http://www.citizens-cu.com), or call any of our locations today.

**EAST GRAND FORKS** 428 Byglund Rd SE · 218-399-0324  
**GRAND FORKS** 3351 32nd Ave S · 701-772-9960  
**GRAND FORKS** 1215 N 42nd St · 701-746-9845  
**LARIMORE** 217 Towner Ave · 701-343-6473  
**NORTHWOOD** 512 Washington Ave · 701-587-5519  
**DEVILS LAKE** 1117 Hwy 2 SE · 701-662-8118

**citizens-cu.com**  
 PROUDLY SERVING: Devils Lake · Grand Forks · East Grand Forks  
 Northwood · Bisbee · Lakota · Larimore · Ft. Totten · St. John

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**HEALTH SAVINGS ACCOUNT:  
 IS IT FOR YOU?**

Health savings accounts (HSAs) are used to save money for future medical expenses. HSAs are like personal savings accounts, but the money in them is used to pay for health care expenses. You – not your employer or insurance company – own and control the money in your health savings account. The money you deposit into the account is not taxed. To be eligible to open an HSA, you must have a high-deductible health plan. Make tax-deductible contributions directly from your paycheck or checking account. Then watch your saving grow. Open an HSA today – and have peace of mind knowing that your healthcare costs are covered. Visit our website at [citizens-cu.com](http://citizens-cu.com) or your local branch for more information.

Citizens Community Credit Union's 2014 second quarter index was 1.40% with a base lending rate of 5.5%.

*Congratulations to the Winners*  
**GRAND OPENING PRIZE WINNERS**  
**32ND AVE, GRAND FORKS**

- Earn Like A Millionaire  
 • Mandy O
- Hugo's \$25.00 Gift Cards  
 • Yvonne C  
 • Marty V  
 • Jeff N  
 • Yvonne R  
 • Virginia N
- McDonalds \$10.00 Gift Cards  
 • Larry H  
 • Ray R  
 • Miranda S  
 • Stacey B  
 • Linda C
- Christmas In August  
 • Shane D
- Grand Prize – 2 \$500.00 Winners  
 • Miranda S  
 • Johnnie R

**GRAND OPENING PRIZE WINNERS**  
**EAST GRAND FORKS**

- Earn Like A Millionaire  
 • Jennifer B
- Hugo's \$25.00 Gift Cards  
 • Rosalie R  
 • Patrick H  
 • Robert F  
 • Peggy L  
 • Vernon V
- McDonalds \$10.00 Gift Cards  
 • Shirlene B  
 • Mary S  
 • Brenda F  
 • Bernice V  
 • Dan R
- Christmas In August  
 • Robert F
- Grand Prize – 2 \$500.00 Winners  
 • Bonnie V  
 • Sherri R



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