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NORTH DAKOTA'S LOAN RESOURCE

CCCU Wins First Place Awards

- Dora Maxwell Social Responsibility Community Service Award for excellence in community relations and commitment to charitable programs
- Louise Herring Philosophy in Action Award for practical application of People Helping People philosophy that is the hallmark of the credit union movement
- Desjardins Youth Financial Education Award for upholding the value of teaching children to save and promoting the idea of school savings programs
- Desjardins Adult Financial Education Award for modeling efforts to teach personal finance concepts and skills to members and non-members age 18 and older

CCCU will advance to the national level where we will compete against credit unions in other states for the national titles.

Citizens Community Credit Union's President Named Professional of the Year



Darwin Brokke, President of Citizens Community Credit Union in Devils Lake, North Dakota, was honored as the North Dakota Professional of the Year at the Credit Union Association of the Dakotas Annual Summit awards banquet held at the Sioux Falls Convention Center in Sioux Falls, South Dakota, on June 6, 2014.

Two Citizens Employees Awarded CUAD's Classroom Presenter Awards



Two Citizens Credit Union professionals are honored for their efforts in financial literacy.

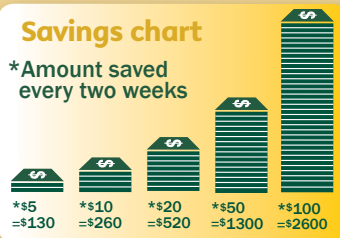
Tiffany Crist was awarded the First Time Classroom Presenter Award. This award is given to the first time presenter who conducts the most classroom financial literacy presentations during a calendar year.

Tammy Fischer was awarded the Most-Improved Presenter. This award is given to the presenter who conducts a higher percentage of presentations than the year before.

Vacation Club savings account

Savings chart

*Amount saved every two weeks



On June 1st, over \$24,000 was transferred to members accounts for summer fun. Open yours today for next summer.

New branch opening soon in East Grand Forks



Accessibility to CCCU is now in all areas of Grand Forks and East Grand Forks.

East Grand Forks:
428 Bygland Rd SE

Grand Forks:
1214 N 42nd St
3351 32nd Ave S
Hugo's- 1925 13th Ave N

We are excited to expand our locations into East Grand Forks and to serve the community's business, farm and personal needs.

Shred day event huge success for the community and the environment

Two shred days were held the beginning of May. One was in Grand Forks and the other in Devils Lake. Over 12,000 pounds of paper were shredded and used for recycling.

Watch for upcoming shred day events.



Preparing for major financial events

Many life events are directly related to (or cause) financial events that are faced at the same time. Preparing for the financial aspects of these events can help to reduce the stress that often accompanies major changes. Citizens Community Credit Union has many savings options ranging from Roth IRAs, health savings, Christmas & Vacation Clubs and even our new Kasasa Saver product that can help you plan ahead for these events as well as online calculators.



Remodeling your home or making major repairs

Home equity loans have become a major source of funds used when making improvements to homes. The application process is usually easy and inexpensive with funds available when needed. This avoids paying interest on funds you don't need. Home equity loans usually have attractive interest rates and the interest may be tax-deductible. If you are considering a major home improvement, you may want to investigate this source of funds.



Buying a home

Buying a first or new home can be one of the largest financial transactions of your life. Investigating the mortgage options when you start looking at homes can help you focus on a home you can afford and help keep you focused on the home selection and purchase negotiation parts of the process. We invite you to talk to a lender at Citizens Community Credit Union to get pre-qualified or at least learn what the current rates are and how much your monthly payments would be for different size mortgages.



Changing jobs

It is seldom easy to change employers. New responsibilities, new co-workers and a new environment can be stressful. In addition, you will probably get a distribution from your old employer's retirement plan. Once you get that distribution, you have important decisions to make. You must move the funds into another qualified plan or IRA within 60 days to avoid paying taxes on the distribution. You must also make investment decisions. A retirement plan distribution is often the largest single sum an individual ever has to invest at one time. Sometimes, a new employer's plan can accept transfers as well. If changing jobs is in your near-term future, investigate your options early to make the transition less stressful.

Auto buying made easy.
Apply online at citizens-cu.com



Retirement

After a career, venturing into retirement brings many changes. Along with Social Security benefits, your existing assets must pay for a major portion of your living expenses. Your living expenses will probably fall somewhat, perhaps by 20% to 30%. You will probably want to modify your investment strategies to be more conservative. While you are young and still accumulating assets, it can be easier to absorb a fall in the value of your portfolio because you have time to recoup your losses. During retirement, a significant fall in your portfolio can be troubling. You may want to consider a more conservative asset allocation with more of your funds in cash and shorter-term fixed income investments. Ask us about Roth IRAs and how they can help you plan for retirement.

Visit www.citizens-cu.com to access calculators and learn more about savings tools that can help you plan ahead.



Funding a child's college education

The cost of a four-year college education is expensive. Annual college costs at private out-of-state institutions can run over \$30,000. Even state sponsored schools can be at least half that amount. Paying those college bills can be tough if you do not start saving early. Make time your ally by establishing a regular savings program and taking advantage of some of the new tax-advantaged programs like Coverdell Education Savings Accounts (Education IRAs).

Student loans available- ATTN Parents and students

Have you applied for all your financial aid and still find yourself coming up short for paying for college? Apply for a private student loan from Citizens Community Credit Union. Visit citizens-cu.com and click on loans and then student loans and apply right from home.

- Affordable financing for college costs
- Use funds for any qualified educational expense (including past due tuition bills)
- Competitive rates
- Flexible terms
- Easy application process

Additional Benefits

- No origination fee for all student borrowers
- With good grades, even lower rates
- 1% interest rate reduction once 10% of the loan principal is repaid during the full repayment period
- 30-day no-fee return policy allows you to cancel the loan within 30 days of disbursement without fees or interest
- Cosigner release available for credit-worthy borrowers after 24 consecutive on-time principal and interest payments

Free Photo

Call to set up an appointment!



St. John, ND Main Street Tuesday, August 19 4:00 pm - 7:00 pm Call: 477-5655	Lakota, ND Main Street Wednesday, August 20 3:30 pm - 8:00 pm Call: 247-2759	Larimore, ND Main Street Thursday, August 21 4:00 pm - 7:00 pm Call: 343-6473	Grand Forks, ND 3351 32nd Ave. S. Friday, August 22 3:30 pm - 8:00 pm Call: 772-9960	Devils Lake, ND Hwy #2 East Saturday, August 23 10:00 am - 4:00 pm Sunday, August 24 11:00 am - 4:00 pm Call: 662-8118
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Refer a Friend winners

Winners for April and May are:

May = Tammy K
April = Jamey C and Janelle D

You can print your own refer a friend certificates to give your friends so they can open an account and get you entered in the drawing for a \$100 gift card given away every month.



Website tools- New search function makes browsing easier

Use the search tool on the website to find specific things you are looking for. We understand that your time is valuable. As part of our website redesign in February, a search feature was added to the upper right corner of the website. Simply type what you are looking for and click the search feature. You will be brought directly to the spot with the information you are looking for. Our website contains many useful informational items such as wiring instructions, routing number, locations, products, rates, loan applications, calculators, educational modules and much more. If you have not had a chance to really search around. Please take advantage of the search tool and make your life easier.

Have you moved or changed phone number or email address?

Please be sure to notify your CCCU branch immediately. This helps us to communicate with you and greatly reduces the risk of you becoming a victim of fraudulent activity.



Fee Schedule Effective August 1, 2014

Low Aggregate Balance Fee	\$5.00 per month <\$500 Aggregate of Loans & Dep	Debit card Insufficient Funds	\$30.00 per item
Share/Membership Account	\$3.00 per withdrawal over 3/month	Wire Funds Outgoing	\$15.00 Member
Kasasa Saver or Money Market Savings	\$10.00 per withdrawal over 6/month	Wire Funds Incoming	\$10.00 (\$5.00 if into an account)
Money Market Checking Acct	\$12.00 per month if below \$2500.00 Min.	Wire Foreign Funds	\$35.00
Canadian Checks and Currency	Current Rate of Exchange	Research or Reconcile Accounts	\$20.00 per hour (\$10 minimum)
Other Foreign Currency	Current Rate of Exchange plus Related Costs	Membership closed within 13 months	\$25.00
Return deposited item	\$3.00 Per Item	Force-Closed Acct	\$50.00
Stop Payment- VR/internet	\$10.00 per item	Levy/Garnishment	\$30.00
Stop Payment-non VR/internet	\$30.00 per item	Special Statement Requests	\$3.00 per statement (current period) free w/ statement sign-up on spot
Overdraft Paid	\$30.00 per item	Check/Draft Copies	
Overdraft Paid w/Priv Pay	\$30.00 per item	Mailed Requests	\$2.00
Overdrafts Returned	\$30.00 per item	Priority Requests	\$5.00
Overdraft Protection from Savings	\$3.00 per transfer	Counter checks	\$2.00 per page (4 checks per page)
Overdraft Protection Loan	Current interest + \$1.00 per transfer	Photocopies	\$1.00 per page (first page free)
Cashiers Checks	\$4.00	FAX-outgoing	\$1.00 per page
Money Orders	\$1.00	FAX-incoming	\$5.00 per page
Non-Member Check Cashing	> of \$10.00 or 3% of amt	Inactive Acct	\$5.00 per month
Check Collection Service	> of \$10.00 or 10% per check collected	Returned Mail	\$5.00 per item
Non-CCCU, Money Pass/CU24 ATM	\$1.50/ Foreign ATM transaction 2/month free	Bond Redemption	Related Direct Costs
Debit card immediate Daily \$ limit change	\$10.00	Safe Deposit Boxes	\$10.00 or \$17.00
Debit card Replacement	\$5.00	Check Safekeeping	Free
Debit card PIN Change	\$1.00	Notary Service	Free

Devils Lake – Main Office

1117 Hwy 2 SE
Devils Lake, ND 58301
Ph: 701.662.8118
Fax: 701.662.8796

Grand Forks

3351 32nd Ave S
Grand Forks, ND 58201
701.772.9960

1215 N. 42nd St. office
Ph: 701.746.9845
Fax: 701.746.2040

Hugo's North
701.746.6196

East Grand Forks

428 Bygland Road
East Grand Forks, MN 56721
Phone 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 / 888.839.4489
Check balances, transfer funds
and more!

www.citizens-cu.com

Board of Directors

President: Darwin Brokke
Board: LeRoy Rice,
George Zenk,
Scott Anderson,
Mark Motis,
Daryn Zinke
Credit Committee:
Curtis Broden,
Keith Warner
Leo Saylor

Addendum

Beginning August 1, 2014, if you are currently utilizing an open end consumer loan and do an advance, your rate will be adjusted to 12.95% APR. There will be no adjustment to your rate until you utilize it for your next advance. If you prefer to keep your rate at where it is, you can apply for a closed end loan and consolidate the open end loan with your new request.

Subaccount Name	Approximate Term	Account Opening Disclosure Interest Rate and Interest Charges		Daily Periodic Rate
			Annual Percentage Rate (APR)	
Share Secured	Loan <\$5000 Loan >\$5000		4.00% above the Share Rate 2.00 % above the Share Rate	%
Certificate Secured	Loan <\$5000 Loan >\$5000		4.00% above the Share Rate 2.00 % above the Share Rate	%
Add ons for New Auto, Used Auto, personal secured, unsecured	All		12.95%	0.0355%
Overdraft Protection		Balance... Min Pmt \$1 to \$100.....\$9 \$101 to \$200.....\$18 \$201 to \$300.....\$27 \$301 to \$400..... \$36 \$401 to \$500.....\$45 \$501 to \$600.....\$54 \$601 to \$700..... \$63	16.00%	0.0439%
Reward Line of Credit		Minimum payment is the greater of \$20 or 5% of the balance.	16.00%	0.0439%
		Paying Interest	You will be charged interest from the transaction date.	
Fees				
Transaction Fees				
• Extension fee		\$25.00		
• Overdraft LOC transfer fee		\$1.00		
Penalty/ Fees				
• Late charge		15% of the amount of the payment which is more than 10 days late up to \$15.00		



Citizens Community Credit Union's variable lending index for the first quarter 2014 was 1.42% and a Base Rate of 5.50%.



NMLS#810388