



**In This Issue:**

75TH ANNUAL MEETING.....pg 1  
 TOP 200 HEALTHIEST .....pg 2  
 CHRISTMAS SAVING CLUB...pg 2  
 CCCU ON TURBO TAX.....pg 3  
 KASASA CASH CHECKING ..pg 3  
 IRA's.....pg 3  
 AG LOANS.....pg 4

Citizens Community Credit Union

*75<sup>TH</sup> ANNUAL MEETING*

**WHEN**

Tuesday, March 24, 2015

**WHERE**

KC Hall in downtown Devils Lake

**SOCIAL**

5:30 p.m. with dinner and meeting to follow

**TICKETS**

Available now at all Citizens Community Credit Union locations for \$3 per ticket (includes meal, meeting and entertainment)

There are two board positions and one Credit Committee position open for election this year. If you are interested in running for one of these positions, please send a letter to request nomination to the nominating committee. Please send your name, address, phone number and why you want to serve to: CCCU Nominating Committee, 1117 Hwy 2 E, Devils Lake, ND 58301.

All requests will be reviewed by the nominating committee, and they will contact you regarding the nomination process. All requests must be received by **MARCH 1, 2015**.



*EARN MORE!*

With some of the Highest Deposit rates in the area, let your money work for you!

DEPOSIT ACCOUNTS	RATE
Kasasa Cash Fee 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*

\*APY=Annual Percentage Yield For complete qualifications and terms, visit citizens-cu.com or your local branch.

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!



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



### CITIZENS COMMUNITY CREDIT UNION Ranks Among Best in Nation for Fiscal Health

DepositAccounts.com has ranked Citizens Community Credit Union the 35th Healthiest, Federally Insured Credit Union in America. Out of 6,600 credit unions across the United States, each institution receives a comprehensive health score based upon deposit growth, capitalization and loan to reserve ratios.

Generating nearly \$170 Million in assets, Citizens Community Credit Union has increased its membership to over 10,000 members in 11 locations spanning across northeast North Dakota and northwest Minnesota.

Darwin Brokke, President for CCCU said, "This designation is a testament to the fact that we are a credit union that is doing things that not only makes a difference in the lives of our membership but also is building a financial institution that can serve another 75 years and more." Brokke continues, "CCCU has always made financial progress by supporting our members and communities by providing services that are needed for building lives and communities."

DepositAccounts.com is a Web magazine covering all 14,000 federally insured banks and credit unions in the United States, making it the largest and most comprehensive online publication in the country dedicated to providing consumer information on the banking industry. Visit [www.depoistaccounts.com](http://www.depoistaccounts.com) and click on the Healthy & Stability Ratings icon for a 2014 list of Healthiest Banks and Credit Unions in America.

The Privacy Statement for CCCU is available on our home page at [citizens-cu.com](http://citizens-cu.com) or to request a hard copy, call 701-662-8118 and ask for the Director of Administration.

## CHRISTMAS SAVINGS CLUB

CCCU would like to take this opportunity to thank you for choosing Citizens Community Credit Union as your financial institution. We hope that your holiday season was everything you hoped for and more.

As a way to help you enjoy next holiday season even more, we invite you to become part of our Christmas savings club. This savings club is offered to our members free of charge. As a matter of fact, we will pay you your principal plus interest on your Christmas savings account approximately November 1, 2015. Over \$80,000 was distributed to members from their Christmas savings club in 2014.



We're sure you would agree that extra money will make things much more enjoyable. We would like to make this as easy as possible for you. Please complete, sign and return the following form to: CCCU, 1117 Hwy 2 E, Devils Lake, ND 58301 or simply drop it off at the location nearest you and we will open your account and your savings will start pouring in. There is no minimum balance and it can be opened with zero dollars so it can be ready for your next direct deposit. Do it today and make your 2015 Christmas holidays even better.



Name \_\_\_\_\_ Account # \_\_\_\_\_

Daytime Phone # \_\_\_\_\_

#### Option 1 (for members that have direct deposit set up)

\_\_\_\_\_ Yes, please open a Christmas savings account so I can have some extra cash next holiday season. Please transfer \$\_\_\_\_\_ per direct deposit from (source of Direct Deposit) \_\_\_\_\_ if funds are available and deposit them in my Christmas savings account. I would like this to start on the first payroll after (Date) \_\_\_\_\_.

#### Option 2 (for members wishing to transfer a specific amount from a savings or checking account)

\_\_\_\_\_ Yes, please open a Christmas savings account so I can have some extra cash next holiday season. Please transfer \$\_\_\_\_\_ on the \_\_\_\_\_ day of each month beginning \_\_\_\_\_, 20\_\_ and continuing monthly thereafter.

I understand the contributions are not available to withdraw until approximately November 1, 2015.

**CITIZENS COMMUNITY CREDIT UNION'S 2014 THIRD QUARTER INDEX WAS  
1.40% WITH A BASE-LENDING RATE OF 5.5%**

**Auto buying made easy.**  
Apply online at [citizens-cu.com](http://citizens-cu.com)

## Individual Retirement Accounts (IRA's)

IRA stands for Individual Retirement Account and it's basically a savings account with big tax breaks, making it an ideal way to sock away cash for your retirement. Unlike 401 (k)s, which are accounts provided by your company, the most common types of IRAs are accounts that you open on your own.

### WHAT'S THE DIFFERENCE BETWEEN ROTH AND TRADITIONAL IRAS?

The main difference is when you pay income taxes on the money you put in the plans. With a traditional IRA, you pay the taxes on the back end – that is, when you withdraw the money in retirement. With a Roth IRA, it's the exact opposite. You pay the taxes on the front end, but there are no taxes on the back end. With a Roth IRA, you can leave the money in for as long as you want, letting it grow and grow as you get older and older. With a traditional IRA, by contrast, you must start withdrawing the money by the time you reach age 70 ½.

### WHY IS AN IRA A GOOD DEAL?

Because money in the plan grows free from the clutches of Uncle Sam. That is, the income from interest, dividends and capital gains can compound each year without taxes nipping away at it. In addition, you also can escape taxes on either the money you put into the plan initially or on the money you withdraw in retirement, depending upon whether you choose a traditional or Roth IRA. So what's the catch? The government limits the amount of money you can put into an IRA each year. Most people under 50 can contribute no more than \$5,000 a year; that limit rises if you're older.

### WHY SHOULD I HAVE AN IRA AT CITIZENS COMMUNITY CREDIT UNION?

There's a lot more to having an IRA than just getting tax advantages. It's your future, the key to your goals. You'll never have to worry about taking chances with your future when your IRA is a Citizens Community Credit Union. Your savings are secure, and your money will always be there when you need it. Here are the benefits of a credit union IRA:

- Payroll deduction to simplify contributions
- Set up automatic contributions from savings or checking
- Personalized answers to your questions
- One-stop shopping for all your financial services

Choose between a traditional or Roth IRA depending on your needs. Then watch your funds grow securely without any annual or monthly service fees. It's important to know all the details before you make your decision. Call us or stop by one of our locations for answers to all of your IRA questions.



## CCCUC Offers FREE Kasasa Cash Checking!

CCCUC offers FREE Kasasa Cash Checking THAT EARNS 3% APY\* in cash each month. Kasasa Cash Back is also 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 accounts are Free accounts with no minimum balance required to earn rewards, Free online banking & bill pay, Free e-statements, Free MasterCard deb-it card, Free 24/7 telephone banking, unlimited check writing, ATM fee refunds nation-wide, no minimum deposit to open and a Free mobile banking app so you can do all you banking on the go. Kasasa puts your money where it belongs—back in you pocket.

\*APY=Annual Percentage Yield. 3.00% APY\* on balances up to \$10,000. See us for complete details.



## TurboTax® on CCCU Website



We're committed to meeting your banking needs in any way we can. CCCU has teamed up with TurboTax to save you money on TurboTax Federal products. Included in the list of our Member Service Center section on our website is a link to TurboTax®. TurboTax® is one of the most popular income tax preparation software packages in the United States. The software is designed to guide users through their tax returns step-by-step. The TurboTax® software provides taxpayers additional support for their self-prepared returns. Please check out our Member Services Center for a list of member services and feel free to contact us or visit one of our convenient branch locations.

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.

**Devils Lake – Main Office**  
1117 Hwy 2 E Devils Lake, ND  
58301 701.662.8118

## Refer A Friend Winners

Refer a friend winners for September, October and November are: Celeste A, Nicolette B and Chad K. 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.

## LOCATIONS

**Devils Lake – Main Office**  
1117 Hwy 2 E Devils Lake,  
ND 58301 701.662.8118

**Grand Forks**  
3351 32nd Ave S  
Grand Forks, ND 58201  
701.772.9960

1215 N 42nd St.  
Grand Forks, ND 58203  
701.746.9845

1925 13th Ave N  
Grand Forks, ND 58203  
701.746.6196

**East Grand Forks**  
428 Bygland Rd SE East  
Grand Forks, MN 56721  
218.399.0324

**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](http://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*



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 offer loans for Operating, Land, Livestock, Buildings, Machinery. Visit us online at [citizens-cu.com](http://citizens-cu.com) or call any of our locations today.