

CITIZENS QUARTERLY

2016
WINTER
NEWSLETTER

COMMUNITY INVESTMENT

CCCU INVESTS IN OUR COMMUNITIES

Citizens Community Credit Union prides itself on being a truly community-centered financial institution. We have worked to serve our field of membership communities since our beginnings in 1940. If there is a CCCU branch near you, our employees and our contributions are there, too, helping improve the communities we serve. Because we're a local credit union working in your community, our employees are your neighbors, friends and fellow parents.

Being a business committed to the neighborhoods we serve also means that giving back takes a high priority. Whether it's volunteering, education, economic development, civic activities or athletics, supporting organizations where our employees and members live is part of good corporate citizenship. Simply put, philanthropy is the right thing to do and we wouldn't be who we are without it.

WHO WE
ARE

75
EMPLOYEES

76
YEARS

11,000+
MEMBERS

FREE CHECKING & SAVINGS

1800+
MEMBERS WITH FREE
CHECKING ACCOUNTS

3
KASASA CHECKING &
SAVINGS ACCOUNTS

11

CONVENIENT LOCATIONS
TO SERVE OUR MEMBERS

Locations

SERVING 9 ND & MN COMMUNITIES

COMMUNITY
INVESTMENT

21
EDUCATION
& ATHLETICS
ORGANIZATIONS

44
COMMUNITY
ORGANIZATIONS

100+
LOCAL CAUSES
IN 2015-2016





FEATURE

MEMBER



Donald Larsen, president and general manager for C&R Cleaners & Laundry, joined the company in 1957 and took over full ownership in 1974. Today, his company employs 54 people with three locations in Grand Forks and one remote location in Crookston, Minnesota. C&R has always been a local family-owned business. Some of their employees have been with them for 35 years giving them the expertise to continue to provide high quality service to their customers. "Our employees are the heart and soul of our company," said Larsen.

The original name of C&R was Christopher Laundry and Cleaners, a commercial and residential laundry located in the 100 block on South 5th Street founded by Ernie

and Grace Christopher and Katherine and Vernon Rose. Don Larsen began working for Christopher Laundry in October 1957 as a route driver. Larsen became more involved in the overall operation as time went on. Don married Pat Schultz in 1961 and was drafted that same year. He served in the US Army until November 1964. Larsen came back to Christopher Laundry in December 1964 and assisted in the merger of Christopher Laundry and Model Laundry, which had been in business since 1908. C&R, named after the first initials of the original owners' last names, was the result of that merger. On January 1, 1972, Don and his wife, Pat, purchased Katherine and Vernon Rose's portion of the business and in 1974 purchased Ernie & Grace Christopher's portion of the business.

Since then, Larsen has merged the volume of seven other dry cleaners in the greater Grand Forks area into C&R and expanded the services available to serve the needs of their customers. Those services include locations in Grand Forks on South Washington, South Columbia Road, and North 5th Street, as well as North Main in Crookston and a dedicated alteration department. In 1980, C&R entered the nursing care linen services with Valley Memorial Homes. In 2006, C&R expanded by opening its Health Care Linen Service Division. C&R now processes linens for Altru Hospital, Riverview Hospital in Crookston, North Valley Health in Warren, MN and the Grand Forks Air Force Base Hospital.

C&R feels that it is the responsibility of business owners to give back to the communities they serve. "We give to the best of our ability in personal time,

community service and financial support," said Larsen.

Don has been in the laundry cleaning industry most of his life. Pat, Don's wife, worked side-by-side with Don until her retirement in 2000. Sandra Butkowski, Don's daughter, has been with C&R since May of 1978. As the office manager, Sandra is responsible for staffing the locations in Grand Forks and communication between the accounts they service. She handles payroll, accounts receivable, company financial reports and customer service. Jon Larsen, Don's son, has been with C&R since June of 1980. He is responsible for the drycleaning division and assists throughout the organization wherever needed. Mike Butkowski, Don's son-in-law, has been with C&R since January of 1986. He is the plant supervisor, responsible for the health care division, drivers and equipment maintenance. He knows all the positions in both the laundry and dry cleaning departments and all routes.

Don's initial meeting with the credit union was in 2010; after numerous meetings, he moved his business banking to Citizens Community Credit Union. "Citizens Community Credit Union has proven to be a true partner by expanding its financial support to help C&R, grow and most importantly, its belief in us," said Larsen.

The company's mission has always been to provide all the services required while maintaining its residential customer personal and household cleaning needs at a competitive price with convenient locations with pick up & delivery service in Grand Forks and East Grand Forks.

SAVE THE DATE!

CITIZENS COMMUNITY CREDIT UNION 77TH ANNUAL MEETING

WHEN: Tuesday, February 28, 2017

WHERE: KC Hall in downtown Devils Lake

TIME: Social starts at 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)

GET INVOLVED!

There are two board positions and one Credit Committee position open for election this year. If you are interested in running for one of those 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 February 1, 2017.

CCCU HELPS LOCAL KIDS PURCHASE GIFTS FOR FAMILY MEMBERS

Grand Forks, N.D. - Even to a child, there is a magic in giving someone a special gift at Christmas. With the help of Citizens Community Credit Union, Target, Subway and the Grand Forks County Deputy's Association, 17 kids from Larimore, Midway, Manvel and Emerado Public Schools purchased gifts for family members at Target on December 13th during the second annual Shop with a Deputy program.

"It was a positive experience for the students and law enforcement," said Darwin Brokke, president for CCCU. "We are thankful for all the hard work and dedication that the deputies of Grand Forks County provide. We are honored to partner with them to provide some extra holiday cheer to families in those communities that both the association and credit union serve."

First, the students were treated to Subway sandwiches at the 32nd Avenue Branch of CCCU where each student received a goodie bag that included a t-shirt from Citizens Community Credit Union.

With their bellies full and ready to shop, the students were bused to the Grand Forks Target store where they teamed up with a Sheriff's Deputy and a Target employee. Each student brought a personal Christmas gift list that included presents for Moms, Dads, brothers and sisters. "This pillow is for my



grandma," proclaimed one small shopper, "I hope she likes it." Another shopper stopped a CCCU staff member and said, "This is so awesome. Thank you for doing this for all of us kids."

Each shopper had a \$250.00 budget and soon the bright red Target carts were filled to the brim with gifts ready to be wrapped. Along with family gifts, each of the shoppers chose one gift for themselves to wrap and place under their tree. Target employees and deputies assisted in gift wrapping. In addition to the deputies and supporting organizations, a generous bystander decided to join in the gifting, as well. "A gentleman shopping in the store gave one of the deputies a \$100 Target gift card," said Steve Hamre with the Grand Forks County Sheriff's Department. "The student's eyes got big and she smiled," he continued.

Shop with a Deputy is an annual event that reaches out to kids from smaller communities, providing them with the opportunity to spread a little Christmas cheer.



FINANCIAL LITERACY SEMINARS

Citizens Community Credit Union is dedicated to providing financial education to our members, inspiring members and non-members alike to make informed financial decisions for their futures.

People who participate in financial literacy seminars are more apt to have a greater level of control over personal finances than those who don't. Many people have never received financial education, so no matter what your current financial knowledge is, you will leave the seminars knowing much more than many of your colleagues and friends. Putting finance knowledge to work will help in all facets of your life. Topics included in the seminars are: budgets, tracking expenses, frugal living, paying down debt and much more.

Citizens Community Credit Union is also compelled to offer financial literacy education to our communities' youth. Through affiliations with local schools and youth groups, CCCU encourages children and teens to take a proactive position about learning the basics of banking and making informed decisions about spending, earning and saving money.

Check out our monthly seminar schedule and details by visiting our website and Facebook page. The first seminar details are included on the enclosed insert. Times and dates are subject to change.



DEVILS LAKE – MAIN OFFICE
1117 Hwy 2 E
Devils Lake, ND 58301

RETURN SERVICE REQUESTED

Prst. Std.
U.S. Postage
PAID
Permit No. 52
Devils Lake, ND 58301

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AUTO BUYING MADE EASY.
APPLY ONLINE AT CITIZENS-CU.COM



LOCATIONS

DEVILS LAKE – MAIN OFFICE | 701.662.8118
GRAND FORKS 32ND AVE S | 701.772.9960
GRAND FORKS 42ND ST. | 701.746.9845
GRAND FORKS 13TH AVE N | 701.746.6196
EAST GRAND FORKS BYGLAND RD SE | 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 AND MORE!

BOARD OF DIRECTORS

PRESIDENT: Darwin Brokke

BOARD: LeRoy Rice, George Zenk, Scott Anderson,
Mark Motis, Daryn Zinke

CREDIT COMMITTEE: Curtis Broden,
Garland Sagen, Leo Saylor

CITIZENS COMMUNITY CREDIT UNION'S 2016
THIRD QUARTER INDEX WAS 1.34% WITH A
BASE LENDING RATE OF 5.5%

The Privacy Statement for CCCU is available on our home
Page at citizens-cu.com or to request a hard copy, call
701-662-8118 and ask for the Director of Administration.



NMLS#810388

FEDERALLY INSURED BY NCUA
EQUAL HOUSING OPPORTUNITY

REFER-A-FRIEND WINNERS!

Refer-a-friend winners for September, October, and November are Gordon E., Paul D. and Noan 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 or your local branch for more information about CCCU's refer-a-friend program.

Ask for free **Kasasa**[®] checking:



- Earn 3.00% APY*
- New, higher cap
- Refunds on ATM withdrawal fees, nationwide[®]
- Free ID theft recovery services
- No monthly service fees

*APY=Annual Percentage Yield. APYs are accurate as of 7/11/2016. Rates may change after account is opened. Minimum to open is \$0. If qualifications are met each monthly qualification cycle: (1) Domestic ATM fees incurred during qualification cycle will be reimbursed up to \$25 (\$4.99 per single transaction) and credited to account on the last day of monthly statement cycle; (2) balances up to \$25,000 receive APY of 3.00%; and (3) balances over \$25,000 earn 0.25% dividend rate on portion of balance over \$25,000, resulting in 3.00% to 0.80% APY depending on the balance. If qualifications are not met, all balances earn 0.01% APY. Qualifying transactions must post to and settle account during monthly qualification cycle. Transactions may take one or more banking days from the date transaction was made to post to and settle an account. ATM-processed transactions do not count towards qualifying debit card transactions. "Monthly Qualification Cycle" means a period beginning one day prior to the first day of the current statement cycle through one day prior to the close of the current statement cycle. Limit one account per SSN. ATM receipt must be presented for reimbursement of an individual ATM fee of \$5.00 or higher.



MONEY MATTERS CHECK-UP

DATE: January 18

TIME: 6 p.m.

LOCATION:

Citizens Community Credit Union Grand Forks • 3351 32nd Ave. S

Citizens Community Credit Union East Grand Forks • 428 Bygland Rd. SE

COST: FREE | RSVP required

YOU'LL LEARN TRICKS FOR BUDGETING, TRACKING EXPENSES, FRUGAL LIVING, PAYING DOWN DEBT AND MORE!

THIS CLASS IS FREE, BUT WE DO ASK THAT PARTICIPANTS RSVP.

Please contact Tyson Zeltinger (701.772.9960 or tysonz@citizens-cu.com) or Dan Bryant (218.399.0324 or danb@citizens-cu.com) to get signed up.

Please visit citizens-cu.com for the full schedule of upcoming seminars in this new series.



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