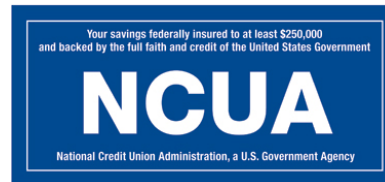


Churchill County Federal Credit Union

Serving the Oasis of Nevada since 1957

December 31, 2009

HAPPY NEW YEAR



Your shares are insured to at least \$250,000 and backed by the full faith and credit of the United States Government by NCUA (National Credit Union Association) through December 31, 2013.

DIVIDEND INFORMATION

<u>Balance</u>	<u>Dividends for the 4th Quarter 2009 and 1st Quarter 2010</u>	
\$5.00 - \$4,999.99	apr--- .25	apy--- .250
\$5,000.00 - \$9,999.99	apr--- .75	apy--- .752
\$10,000.00 - \$24,999.99	apr---1.00	apy---1.004
\$25,000.00 - \$49,999.99	apr---1.50	apy---1.508
\$50,000.00 - \$99,999.99	apr---2.00	apy---2.015
\$100,000.00 and over	apr---2.25	apy---2.269

The Board of Directors will ratify the dividend rates once current income and available earnings, after required transfers to statutory reserves, are determined to exist.

New Parking @ the Credit Union

We know change is hard, but for the safety of our members there is NO more parking in front of the building. Please use the parking available to the south of the building. If you have a medical condition that makes it too hard for you to make it into the building, please call us before you come down and we'll come out to you.

Don't miss the annual meeting

January 27, 2010 @ City Hall starting @ 5:15pm.

667 S. Maine Street, Fallon, NV 89406

1-775-423-7444 (Phone)

1-775-423-7223 (Fax)

www.ccfcu.biz