

Churchill County Federal Credit Union

Serving the Oasis of Nevada since 1957

667 S. Maine, Fallon, NV 89406
Ph 423-7444 Fax 423-7223 www.ccfcu.biz

March 31, 2010

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

Dividends

Balance	1 st Quarter 2010 Declared		2nd Quarter 2010	
\$5.00 - \$4,999.99	apr--- .25	apy--- .250	apr--- .15	apy--- .150
\$5,000.00 - \$9,999.99	apr--- .75	apy--- .752	apr--- .25	apy--- .250
\$10,000.00 - \$24,999.99	apr--- 1.00	apy--- 1.004	apr--- .85	apy--- .853
\$25,000.00 - \$49,999.99	apr--- 1.50	apy--- 1.508	apr--- 1.15	apy--- 1.155
\$50,000.00 - \$99,999.99	apr--- 2.00	apy--- 2.015	apr--- 1.50	apy--- 1.508
\$100,000.00 and over	apr--- 2.25	apy--- 2.269	apr--- 1.75	apy--- 1.762

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.

During these financially hard times don't pay more than you have to. Check out these products that your Credit Union offers to you for a minimal cost.

Get ID Protection for \$2.99 per month!

Go to our web site www.ccfcu.biz under products and click on Identity Theft Protection. Use the promo code: **ProtectID** and get this valuable service for only \$2.99 per month. Monitors all three credit bureaus. Why pay more for a benefit that your Credit Union offers to you @ their cost!

Pre-Paid Debit Cards

This is a great alternative to a checking account/ATM card. You preload your funds and spend it down, then preload more funds and spend it down. You have access to your activity via a web site and can use it to help you stay within a budget, teach a child how to be fiscally responsible while avoiding high fees like an overdraft fee, get money easily to someone out of town, and many other uses. Come in and see us today about getting pre-paid debit cards!

Spring Loan Specials

Refi your loan with us***

We'll take 2% off your existing loan for the rest of your term! Bring in your loan documents from your current lender and let us help lower your interest rate. Lowest rate offered will be 3.9%

Buy a new or used vehicle for 3.9%***

Needing a new car but interest rates are holding you back. Now is the time to buy that needed vehicle for only 3.9% Finance new cars for up to 84 months and Used cars up to 60 months.

***Not all members will qualify. Example: Monthly payment for every \$1,000 financed @ 3.9% for 12 months = \$85.12

