



FIRST CHOICE

CREDIT UNION, INC.

300 W. SYCAMORE ST., PO BOX 108 COLDWATER, OH 45828

419-678-3335

1-866-700-6428

% QUARTERLY DIVIDEND

Enclosed is your quarterly statement showing account activity from 10/01/07 through 12/31/07 showing a dividend of 1.50% with an APY of 1.51%. Please also make note of your new account number. This is the number you now need to use when doing any on-line banking, telephone teller banking, along with any other items that have to do with your account here at First Choice Credit Union. If you have any questions concerning your statement, please don't hesitate to contact the office at (419)678-3335.

WE NEED YOUR HELP



There will be two positions opening up on the Board of Directors and one position opening up on committees in February, 2008. If you would be interested in helping make decisions regarding the operations of your credit union, please give us a call and we can give you more information.

CU STUDENT H.E.L.P

(Higher Education Loan Program)

First Choice Credit Union has partnered with the Credit Union Student Higher Education Loan Program to provide a private student loan program that can cover up to 100% of the cost of attendance minus other financial aid. When scholarships, grants and federal loans fall short, a CU Student H.E.L.P loan from us can help make college dreams a reality. We plan on having this program available early February.

Apply online at www.1stchoicecu.com and follow the links or call 877-283-3562.

Benefits and Advantages

- *Maximum lifetime aggregate maximum \$250,000.
- *Online decision in less than a minute, available 24/7.
- *Deferment available for up to 12 months after graduation.
- *Cosigner release can be requested after 48 on-time payments.
- *Up to 0.065% discount for on-time payment and direct e-payment.

Eligibility

- *Enrolled at least half time at one of over 3,000 eligible institutions.
 - *You must be 18 by the date you apply for the loan.
 - *Acceptable credit history or an approved co-signer.
- *All loan applicants are encouraged to apply with a creditworthy cosigner to increase their chances of approval and obtaining a lower interest rate and/or loan fee.

Interest and Other Costs

- *Competitive rates and fees available.
- *Loan fees vary based on credit history and other underwriting criteria.

**BRING YOUR FAMILY AND
ENJOY THE ALL NEW**

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DINNER AND FAMILY GAMES

**Sunday, February 10, 2008
Coldwater American Legion Hall
Social Hour Begins at 1:00
(cash bar will be provided)
Dinner Starting at 1:30**

**After dinner stay until 5:00 and visit
with your friends, play games and win
prizes.**

**TICKETS MUST BE PURCHASED BY 2/2/08
\$8.00 over 12; \$5.00 5-12; 4 & under free
Tickets available at the Credit Union.**

*FCCU Members, immediate family and guests only

**NUMEROUS PRIZES
TO BE GIVEN AWAY!!!**