



Shares

\$100 minimum balance
.35% APY

Share Certificates

\$1000 minimum deposit
12 month - 1.21% APY
18 month - 1.36% APY
24 month - 1.51% APY

Student Accounts

2.37% APY

Christmas Clubs

.35% APY

APY = Annual percentage yield

Rates subject to change.

New Auto Loans

as low as
72 months - 5.25%
60 months - 4.50%

Used Auto Loans

as low as
60 months - 5.25%

Unsecured Loans

as low as
24 months - 10.00%

Titled Recreational Vehicles

as low as
60 months - 7.00%

Terms and rates vary depending on value and year of vehicle and credit score. Additional terms and rates available for most loans. Rates subject to change. Please check our web site for our most current rates.

SHARE DRAFT FEE CHANGES

EFFECTIVE 5/15/10

Stop Payment on checks - \$20.00
NSF Checks returned unpaid - \$25.00

www.1stchoicecu.com
419-678-3335 or 1-866-700-6428
300 W. Sycamore St., Coldwater, OH

QUARTERLY DIVIDEND

Enclosed is your quarterly statement showing account activity for 1/01/10 through 03/31/10 with a dividend of .75% and an APY of .75%. Next quarter the dividend rate will be .35% with an APY of .35%. If you have any questions concerning your statement, please don't hesitate to contact the office at (419)678-3335.

ACCOMPLISHMENTS IN 2009!!

Thanks to our loyal members, the First Choice Credit Union was listed as one of the top 10 credit unions in our asset size category for share growth in 2009!!! Thank you!

NEW E-MAIL ADDRESSES

Effective April 1, 2010 all of our e-mail addresses will be changing. Please keep these handy for future reference or you can see them on

our web-site at www.1stchoicecu.com.

general e-mail - fcu@1stchoicecu.com

Janet - janet@1stchoicecu.com

Cheryl - cheryl@1stchoicecu.com

Crista - crista@1stchoicecu.com

FOR SALE

2006 Polaris Outlaw ATV

500 CC -- 4 stroke engine

Sold As Is - Sealed Bids Only

Bid Deadline April 15, 2010

Call 419-678-3335 for more information.

GIFT FOR ALL 2010 HIGH SCHOOL GRADUATES

Open a new checking account with us between 4/1/10 and 9/30/10 and receive one free set of basic checks and a free ATM card.

*no minimum deposit required

*no monthly service fee

*unlimited check writing

*free debit card available with 60 days of checking history

New members always welcome!

NCUA

CONGRATULATIONS TO OUR DOOR PRIZE WINNERS!!

Congratulations to the winners of the door prizes at our Annual Meeting that was held on February 14th, with 200 members and guest present.

The winners were:

John Steinbrunner --- 42" Television; Eugene Homan --- Playstation III
Diana Reigelsperger --- GPS Julia Kremer --- Floral Centerpiece

ANNUAL SCHOLARSHIP RECIPIENTS

Congratulations to this years two winners of our \$750 college scholarships. These winners were selected from many wonderful essays and we wish them the best of luck as they continue with their education.

Molly Homan of Coldwater

Richelle Muhlenkamp of Coldwater

FREE ANNUAL CREDIT REPORT

The Fair and Accurate Credit Transaction Act signed into law on 12/1/03 gives all Americans the right to check their credit report annually...for free. We feel it is important for you to receive your free annual credit report and to check it for errors. Having a clean credit report is vital. Negative information in your credit report will lower your credit score, which can be reviewed by lenders, insurers, landlord and even potential employers.

With a low credit score you will be more likely to

-Be offered lower credit limits -Pay higher rates on the credit you have -Be denied future credit

You may request your free annual credit report any of these ways:

On the Internet - www.annualcreditreport.com By calling toll-free: 1-877-322-8228

By mail: Annual Credit Report Request Service

PO Box 105281 Atlanta, GA 30345-5281

AMUSEMENT PARK TICKET PRICES

Please keep this list for future reference.

			GATE	CU PRICE
KINGS ISLAND	ADULT	(3-61 48" or taller)	\$48.99	\$33.00
	CHILD/SENIOR	(3 & up under 48" & seniors, age 62+)	\$31.99	\$28.00
CEDAR POINT	ADULT	(3-61 48" or taller)	\$45.99	\$37.00
	CHILD/SENIOR	(3 & up under 48" & seniors, age 62+)	\$19.99	\$17.00