



Shares

\$100 minimum balance
.75% APY

Share Certificates

\$1000 minimum deposit
12 month - 1.61% APY
18 month - 1.82% APY
24 month - 2.02% APY

Student Accounts

2.77% APY

Christmas Clubs

.75% APY

APY = Annual percentage yield
Rates subject to change.

New Auto Loans

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

Used Auto Loans

as low as
60 months - 5.25%
48 months - 5.25%
36 month - 5.25%

Unsecured Loans

as low as
24 months - 7.25%

Titled Recreational Vehicles

as low as
60 months - 6.25%

Terms and rates vary depending on value 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.

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 10/01/09 through 12/31/09 with a dividend of .75% and an APY of .75%.

If you have any questions concerning your statement, please don't hesitate to contact the office at (419)678-3335.

LET US HELP YOU WITH YOUR EXPENSES

We Have funds available for
New Vehicles Used Vehicles
Recreational Vehicles Home Improvements
Real Estate Bill Consolidation
Vacations School Expenses
or just about anything else you need.

Remember your credit union the next time you need a loan. We are dedicated to giving you the best rates with as short of turn around time as possible. Call or stop in at any time and we will be happy to help you with all of your financial needs.

FOR SALE

**2006 Polaris Outlaw ATV
500 CC**

4 stroke engine

Sold As Is - Sealed Bids Only

Minimum Bid \$2,800

Bid Deadline January 31, 2010

Call 419-678-3335 for more information.

