

Effective 7/1/09

Shares

\$100 minimum balance
1.004% APY

Share Certificates

\$1000 minimum deposit
12 month - 1.76% APY
18 month - 2.02% APY
24 month - 2.27% APY

Student Accounts

4.05% APY

Christmas Clubs

1.004% 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 4/01/09 through 6/30/09 with a dividend of 1.50% and an APY of 1.51%. Effective 7/1/09 the dividend rate will be 1.00% with an APY of 1.004%.

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



CHECK OUT OUR HOT LOAN RATES!

With our rates so low and dealers wanting to sell, now is the time to buy that new automobile. Don't miss out on this great opportunity to get the car of your dreams.

NEW AUTO RATES AS LOW AS 4.50%
USED AUTO RATES AS LOW AS 5.25%

STAR CARD HOLDERS



Effective 6/1/09 we have made it even easier to use your Star card to make cash withdraws from your Credit Union account. The daily withdraw limit has been raised to \$500 instead of the previous \$200 limit. This is great convenience for anyone that finds it difficult to get to the credit union office and has their payroll direct deposited to their credit union account. We are also in the process of another update that will update your online balances as soon as a deposit or withdraw hits your account. This will make it possible for you to get to your money sooner. We will keep you updated as to when this will take effect.



The convenient and secure way to pay for all your purchases.

DEBIT CARD HOLDERS

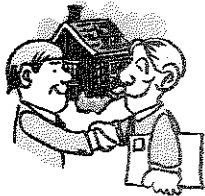
We are in the process of an update that will update your online balances as soon as a deposit or withdraw hits your account. This will be a great convenience because this will make it possible for you to get to your money sooner. We will keep you updated as to when this will take effect.



FIRST CHOICE

CREDIT UNION, INC.

**NOW MAY BE THE TIME TO BUY
OR REFINANCE YOUR HOME**



*** Fixed Mortgage Rates
for up to 30 years**

*** Up to 97% Financing for
Qualified Borrowers On New Purchases**

*** Up to 85% Financing for
Qualified Borrowers On Re-Financing**

*** 100% Financing for First Time Home
Buyers**

*** Rates as low as 5.625%
Rates subject to change daily.
Call for current rates and more
information.**

CONGRATULATIONS 2009 HIGH SCHOOL GRADUATES

Stop in for the following gifts today..

***150 free checks**

with no minimum balance requirements, no service fees and unlimited check writing

***Free ATM Card**

can be used to make purchases, withdrawals, deposits or payments 24 hours a day.

***Free online access to your account 24/7**

Let us help you as you set out on your next step in life.

(Free offer available from 4/1/09 through 10/1/09)



FIRST CHOICE CREDIT UNION 2009 AMUSEMENT PARK TICKET PRICES

	GATE	CU PRICE
KINGS ISLAND		
ADULT (3-61 48" or taller)	\$47.99	\$28.00
CHILD/SENIOR (3 & up under 48 & seniors, age 62+)	\$31.99	\$23.00
CEDAR POINT		
ADULT (3-61 48" or taller)	\$43.99	\$36.00
CHILD/SENIOR (3 & up under 48" & seniors, age 62+)	\$19.99	\$17.00