

Shares

\$100 minimum balance
1.51% APY

Share Certificates

\$1000 minimum deposit
12 month - 2.02% APY
18 month - 2.27% APY
24 month - 2.53% APY

Student Accounts

4.58% APY

Christmas Clubs

1.51% APY

APY = Annual percentage yield
Rates subject to change.

New Auto Loans

as low as

72 months - 5.00%
60 months - 4.25%
48 months - 4.25%

Used Auto Loans

as low as

60 months - 4.99%
48 months - 4.99%
36 month - 4.99%

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 1/01/09 through 3/31/09 with a dividend of 1.50% and an APY of 1.51%. If you have any questions concerning your statement, please don't hesitate to contact the office at (419)678-3335.

SPRING INTO YOUR CREDIT UNION FOR SOME OF THE BEST RATES AROUND!!



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 4.25%
USED AUTO RATES AS LOW AS 4.99%

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



FIRST CHOICE

CREDIT UNION, INC.

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.

Help Spread the News

Tell everyone you know that membership to your credit union is available to many select employee groups, Coldwater and Celina students and alumni and all who work, live or worship in Mercer County. Have them stop in or give us a call with any questions they may have.

They can have the same great services you have:

- * Competitive Savings Rates
- * ATM and Debit Cards
- * Low Cost Checking Accounts
- * Low Loan Rates
- * Student Loans

We can make your financial future brighter!!