



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

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 7/01/09 through 9/30/09 with a dividend of 1.00% and an APY of 1.004%. Effective 10/1/09 the dividend rate will be .75% with an APY of .75%.

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



CHECK OUT OUR SANTA LOAN SPECIAL

The holidays are fast approaching so take out our Santa loan anytime before 12/25/09 and receive this great deal.

NO Security Needed
12 months to pay back
LOW 8% apr

Stop in or call today to apply and be ready for the Holiday Season.

CHECK OUT OUR FALLING 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%



JOIN US FOR OUR EXCITING NEW ANNUAL MEETING

Join us on Sunday February 14, 2010 and enjoy a nice afternoon including a wedding style meal, game playing and prize winning. Everyone of any age is invited so be sure to bring your kids. Our guest under the age of 13 will receive a gift at the door. Other prizes include

- CASH**
- 42" LCD TELEVISION**
- PLAYSTATION III**
- GPS SYSTEM**

Tickets are only \$5.00 each for ages 5 and up and free for our younger guests. So keep February 14, 2010 from 12:00 - 3:30 open and don't miss out on all the fun and prizes!!!



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 95% Financing for
Qualified Borrowers On New
Purchases**

*** Up to 80% Financing for
Qualified Borrowers On Re-Financing**

*** Competitive Rates
Call for current rates and more
information.**

419-678-3335 or 1-866-700-6428

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!!