

ENTRY FORM

Please complete and return two copies of this form with your payment and electronic entry. (Entries may also be e-mailed to MichiganMarketingAwards@mcu.org.) This form is available online at www.mcul.org keyword: MarketingAward. **If you enter a piece in more than one category, make sure you complete the requirements and entry form for each category. Judges will not cross-reference pieces from one entry to another.**

General Information

Category:

- | | | |
|--|--|--|
| <input type="checkbox"/> 1. Business/SEG Development | <input type="checkbox"/> 6. Miscellaneous | <input type="checkbox"/> 11. Radio |
| <input type="checkbox"/> 2. Complete Campaign | <input checked="" type="checkbox"/> 7. Newsletters | <input type="checkbox"/> 12. Segmented Marketing |
| <input type="checkbox"/> 3. Direct Mail | <input type="checkbox"/> 8. Outdoor | <input type="checkbox"/> 13. Television Ad |
| <input type="checkbox"/> 4. Web Site Marketing | <input type="checkbox"/> 9. Point of Sale | |
| <input type="checkbox"/> 5. Membership Packets, Brochures, or Booklets | <input type="checkbox"/> 10. Print Ad | |

Title of Entry: _____

Credit Union Asset Category:

- | | |
|--|---|
| <input checked="" type="checkbox"/> Less than \$40 million | <input type="checkbox"/> \$75 million-\$150 million |
| <input type="checkbox"/> \$40 million-\$75 million | <input type="checkbox"/> \$150 million and above |

Credit Union to be Named on the Award (Please print exact way to appear on plaque, including upper and lower case):

Chippewa County Credit Union

Mailing Address: PO Box 557

City: Sault Ste. Marie State: MI Zip: 49783

Name of Person Submitting Entry: Sara Cottle

Telephone: (906)632-3134 Ext. _____ Fax: (906)632-3137

E-mail: scottle@lighthouse.net

Agency (if applicable): _____

Objective: Inform members ages 16 and up of credit union happenings

Target Audience (Who are your members?): Students, retirees, professionals

Market/Competitive Factors: NA

Total Costs: \$3,940.00

Production Costs (writing, design, printing, recording, etc.): \$3940.00

Placement Costs (media or mailing costs): NA

Results (if required)

For This Piece/Entry Only _____ For Complete Campaign _____

Marketing Goal (\$ or #): _____ Base Figure (\$ or #): _____

% of Marketing Goal: _____

PAYMENT FORM

Please submit your payment, two copies of each entry form, and electronic entry to the address below. (Electronic entry may also be sent to MichiganMarketingAwards@mcu.org.)

Entry Fee: \$75.00

Payments and Fees

Number of entries 1 @ \$75.00 each = \$ 75.00

Payment must accompany the entry forms with check/share draft payable to the Michigan Credit Union League.

Mail to: Michigan Credit Union League

Attention: Karen Biestek

38695 W. Seven Mile Road, Suite 200

Livonia, MI 48152

Questions or Problems - Call Karen Biestek at 800-262-6285 x536 or e-mail at MichiganMarketingAwards@mcu.org.

In This Issue: Annual Meeting | Taxes | Scholarship | Logo Redesign | Beneficiary Reminder | Privacy Policy | Closings

54th Annual Meeting

The 54th annual meeting will be held Friday, February 6, 2009 at the Lake Superior State University Walker Cisler Center. Social hour will begin at 6:00 pm and dinner will be served at 7:00 pm with a short business meeting to follow. Tickets will be available for purchase January 5, 2009 for \$8.00 each.

Chippewa County CREDIT UNION

ELECTION OF OFFICERS: There are two positions on the Credit Union Board of Directors up for re-election. The following names will be listed on the ballot for these two positions:

Bob Ellis (*incumbent*)

R. Ben Jones (*incumbent*)

All other nominations at this time must have thirty-five signatures accompanying the nomination request. Written request of nominations must be given to the credit union manager before January 9, 2009.



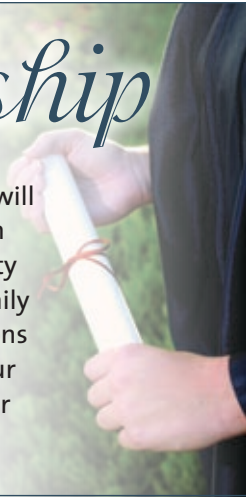
Just file it! We'll help.

“Just File It!” is a free or low cost, tax preparation program available to all members of Chippewa County Credit Union. The “Just File It!” program helped thousands of Americans pre-

pare their taxes in 2008 for little or no cost. “Just File It!” utilizes a step by step program that helps you to prepare your income taxes the way you want to. It also allows you to itemize your deductions (long form) or file a basic tax return (short form) and allows many families to qualify for the earned income and home heating credits. Look for the “Just File It!” logo on our website after January 15, 2009 or go to www.icanefile.org for more information.

Chippewa County Credit Union Scholarship

High school seniors! It's time to get your applications in for the 2009 Chippewa County Credit Union Scholarship! Scholarships will be given in the amounts of \$250 and \$500 to two deserving high school seniors planning to attend an accredited college, university or trade school. Applicants must be a member or immediate family member, of a member, of the credit union. Scholarship applications and guidelines can be picked up after February 2nd at either of our credit union offices and must be submitted or postmarked no later than March 31, 2009. Late submissions will not be considered.



Attention Students Grades 6-12!

We're redesigning our logo and need your help! Submit your logo design on white paper with your name, age, grade and phone number. There are no limits to your creativity! If your design is chosen, you'll receive a \$100 savings account and a \$50 savings bond. You could be responsible for your credit union's image! Please drop your logo ideas off at the credit union no later than April 1, 2009.

January 2009

Chippewa County CREDIT UNION

WE'RE ON THE WEB!

www.chippewacountycu.com

OFFICE LOCATIONS

402 West Spruce Street
Sault Ste. Marie, MI 49783
PH: 906.632.3134 | FAX: 906.632.3137

4868 West M-80
Kincheloe, MI 49788
PH: 906.495.1161 | FAX: 906.495.1163

cccu@lighthouse.net

2 ATM LOCATIONS TO SERVE YOU

Drive up ATM (Accepts Deposits)

402 West Spruce Street
Sault Ste. Marie, MI 49783

Walk up ATM

(Cash withdrawal transactions only)

500 Osborn Blvd
Inside War Memorial Hospital

REGULAR BUSINESS HOURS

Main Office Lobby

Monday – Thursday
9:00 am – 5:00 pm
Friday 9:00 am – 5:30 pm

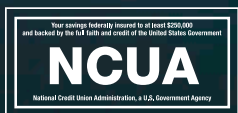
Main Office Drive Thru

Monday – Wednesday
8:30 am – 5:00 pm
Thursday – Friday
8:30 am – 5:30 pm
Saturday 9:00 am – 12:00 pm

Branch Office - NEW HOURS

Effective January 5, 2009

Monday – Wednesday
9:00 am – 4:30 pm
Thursday – Friday
9:00 am – 5:00 pm



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Don't Let Your "Ex" Get Your Money!

Have you experienced a major life change since you first opened your account? Maybe you no longer have contact with the person you originally designated as your beneficiary. Do you have a living will, a trust account or think that you have all your finances in order if something happens to you? Have you notified the credit union that your trust is the beneficiary of your funds? Take some time to stop by the credit union and verify the beneficiaries of your share accounts and IRA. Leave your loved ones less to worry about during their grieving period and get all of your finances in order while you can.

Privacy Notice

Chippewa County Credit Union is committed to making available to you, the consumer, financial products and services to meet your financial needs. It is high priority at the credit union to protect your nonpublic personal information. Non-public personal information is social security numbers, driver license numbers and account information, etc. The credit union collects information about its members and nonmembers from the following sources:

- Information received from you on credit applications or other forms
- Information received from your transactions with the credit union
- Information the credit union receives from a consumer reporting agency.

We do not disclose any nonpublic personal information about you to anyone, except as permitted by law.

We may disclose all of the information it collects, as described above, to companies that perform marketing services on behalf of the credit union or to other financial institutions whom we have joint marketing agreements.

If you prefer the credit union not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures. Meaning, you may direct the credit union not to make those disclosures (other than disclosures that are permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you may contact an employee of the credit union by phone, fax or mail or e-mail.

You will always have access to your information. You also have the opportunity to review your information and make necessary changes to ensure that our records are complete and accurate.

In the event you are no longer a member with the credit union, the employees and volunteers will continue to adhere to the privacy policies of the credit union.

Chippewa County Credit Union restricts access to personal and account information to those employees who need to know in order to provide services to you. Credit union employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic and procedural safeguards that comply with federal regulations designed to guard your nonpublic personal information.

If your personal information is compromised you will be notified by letter and/or by telephone. New account numbers will be assigned when applicable. Account numbers may include, but will not be limited to: your credit union account, debit card, ATM card, and credit card account.

A Copy of the Privacy Policy is available at the credit union main office upon your request.

Days to Remember

Monday, January 19, 2009: CLOSED

Monday, February 16, 2009: CLOSED for Training

There's No Such Thing as the Credit Fairy, but Accel Can Help

Chippewa County Credit Union is pleased to announce a new benefit of being a credit union member – Accel Members Financial Management.

As a valued member of Chippewa County Credit Union, we are committed to serving you. And as a benefit of your membership, we are providing you with free access to money management and financial education services.

Chippewa County Credit Union has teamed up with Accel, a financial management program. Through comprehensive education and exceptional service, this organization has been assisting individuals for more than 40 years.

Through our partnership with Accel, you will enjoy unlimited access to financial counselors without paying – it's free!

As a member of Chippewa County Credit Union, you can receive assistance with:

- Personal and family budgeting
- Understanding your personal credit report and how to improve your score
- Personal money management
- Debt repayment
- Avoiding bankruptcy, foreclosure, and repossession

Accel can give personalized answers to your individual needs. For issues ranging from a proactive savings plan to saving a home from foreclosure, advice is only a phone call away.

Accel counselors are available Monday through Thursday 8 a.m. to 10 p.m. (EST), Friday 8 a.m. to 7 p.m. and Saturday from 9 a.m. to 1 p.m. To use this new service, simply call **1-877-33ACCEL (332-2235)** or visit them on the web at www.accelservices.org.



Need Money? We've Got It!

Autos, Recreational Vehicles, Mortgages and More.

Spring is here and our loan rates are at their lowest! Here's just a sample of what our helpful loan department is offering this month:

Type of Loan	Rate **	Term	Description
New Auto	5.25%	60 Months	New 2008-2009 Autos
Used Auto	5.50%	60 Months	Used 2008 Autos
Titled Recreational	5.50%	120 Months with a 5-year APR review	Titled Boats, ATV, Travel Trailers, Motorcycles etc.
Mortgage	6.50%	30 year amortization. 3 year balloon with a 2% APR cap over the term of the mortgage.	First mortgages and more! See the loan department for details.

** Lowest rates available per category. Member must qualify. Rates and terms are subject to change upon credit approval.

In This Issue: Accel | Spring Loans | Hammy Accounts | Days To Remember | Help Wanted: Tell A Friend!

Chippewa County CREDIT UNION

April 2009

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Kincheloe Office

Monday – Wednesday
9:00 am – 4:30 pm
Thursday – Friday
9:00 am – 5:00 pm



Come See Hammy the Pig!

Hammy will be visiting our main office on Wednesday, May 13, 2009 from 3:15 to 4:45 pm. All kids (or even those just young at heart) are welcome to come see the real live Hammy Pig, have your picture taken with him and join us for an after school snack.

Moms, Dads and Grandparents! This is a great opportunity to open a new Hammy Account for your little ones. If you open your child a new Hammy Account during the week of May 11 – May 15, 2009, the credit union will deposit the first \$5.00 share! Your child will receive a Hammy Piggy Bank, Hammy Account Card and Hammy Punch Card. With each cash deposit over \$1.00, we will punch your child's card. After ten punches, they will receive a special prize! We simply need your child's social security number and a grown up over 18 years of age to sign jointly.



DAYS • TO • REMEMBER

GOOD FRIDAY

Friday, April 10th

- Main Office : Closed 12:30pm to 3:00pm
- Kinross Office : Closed at 3:30pm

MEMORIAL DAY

Monday, May 25th • Closed

INDEPENDENCE DAY

Saturday, July 4th • Closed

Help Wanted: Be a Membership Bounty Hunter, Tell a Friend!

May 1 – 29, 2009

Tell your friends, family, roommates and co-workers, credit unions are the best! Why are we the best?

- We continue to offer lower loan rates, lower fees and higher dividends than our counterparts.
- Do you know someone who is paying outrageous ATM fees? Tell them about Chippewa County Credit Union! There are over 4,500 surcharge free ATMs nation wide that are automatically accessible with your CCCU ATM or Debit Card.
- Once you're a member, you're always a member! Just because you move or change jobs doesn't mean you lose your membership rights.

Complete and remove the form below. Give it to a friend or family member to open a new Chippewa County Credit Union checking account between May 1st and May 29th. Once the new account is approved, we will deposit \$10.00 to your savings account!

Just a few rules:

- The referral must be a new member that does not have an account with Chippewa County Credit Union.
- The new account must include a checking account.
- The new account must be approved to receive your "bounty."

I'M A MEMBERSHIP HUNTER

First and Last Name

Cell Phone

Address

Email