

55th Annual Meeting

The 55th annual meeting will be held Friday, February 19, 2010 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 4, 2010. Adult tickets can be purchased for \$9.00 and children 12 and under are just \$5.00.

Election of Officers: There are three positions on the Credit Union Board of Directors up for re-election. The following names will be listed on the ballot for these three positions:

Judy Walsh (*incumbent*) | Jim Nayback (*incumbent*) | Laurie Gierke (*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 8, 2010.



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 prepare their taxes in 2009 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 18, 2010 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 2010 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 1st at either of our credit union offices and must be submitted or postmarked no later than March 31, 2010. Late submissions will not be considered.

Credit Card Changes Coming Your Way

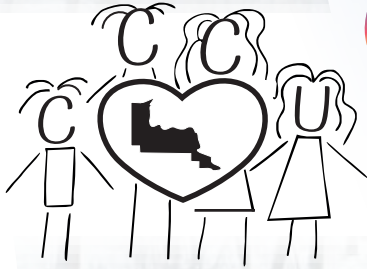
New legislation will be enforced soon on how credit card companies can do business. If you already have a credit union VISA Platinum or VISA Classic Card, you already know about the low-interest rate, low fees, reasonable grace period, and great member service that are standard operating procedure at a credit union.

According to the New York Times, credit union cards are a great test case for how other cards will perform under the new law. The reason being, credit union cards already operate in consumer's best interest! This will become more evident in months to come.

The Credit Card Accountability Disclosure Act of 2009 (Card Act) limits changes to interest rates, fees, and other significant terms on credit card accounts. It also requires a longer notice when certain terms are changed, bans certain deceptive practices, and provides additional protection to consumers. And, as effective dates draw nearer, many banks are doing all they can to boost profits now - even gouging cost-conscious consumer who maintain good credit.

If you don't have a credit union credit card, now is a great time to get one. You may print an application from our website at www.chippewacountycu.com or ask for one from our helpful staff.

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Chippewa County
CREDIT UNION

*Where all families
make one union*

January
2010

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

Kincheloe Office

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



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DAYS • TO • REMEMBER

MARTIN LUTHER KING JR. DAY Monday, January 18, 2010 • Closed

PRESIDENTS DAY Monday, February 15, 2010 • Closed for In-House Training

GOOD FRIDAY Friday, April 2, 2010

Main Office • Open at 8:30 am until 12:30 pm, re-open at 3:00 pm until 5:30 pm
Branch office • Open at 9:00 am, closing at 3:30 pm for the day

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. Nonpublic 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 we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with 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.