

Kids Day!!

**Saturday, Aug. 8, 2009
from 1:00 to 4:00 p.m.**

**at Como Northtown
Community Credit Union**

**Come join us for some fun at our
4th annual Kids Day!**

You'll enjoy food, face painting,
games, prizes, and a lot of great
entertainment that the whole
family will enjoy!

All proceeds will go to Como Elementary to
purchase books for their classroom libraries. We
will also have a drop box in our lobby to collect
new and gently used children's books for ages
5-13 beginning July 1st.

Be sure to take advantage of our special rate
on our ESA (Educational Savings Account)
certificates during the week of August 3rd
through the 8th.

**For more information about our Kids Day
event please visit www.comocu.org and
click on our community and events page.**

2009 CNCCU Scholarship Winners

Thank you and Congratulations to all who partici-
pated in this year's Scholarship program. We
received many applications and the committee thorough-
ly enjoyed reviewing the wonderful essays. We would like
to thank everyone for their hard work and participation
and invite you to apply for next year's awards.

Congratulations to this years scholarship winners:

- Aaron Weisman
- Amelia Schwartz
- Ellen Senf
- Sophie Klein
- Jessica Johnson

The 2009 Marshall Isabel Award winner:

- Sam Krall and Erin Wallner

2009 Annual Meeting Results

Our thanks to all who attended the 2009 Annual
Meeting—the celebration was a great success. We heard
a brief report from Tim Poeschl, Chair of the Board, and from
Dave Easterday, Supervisory Committee Chair. We also had
some great feedback from our members. Election results were
announced by Nominating Committee Chair Tim Knautz:

- Bob Geehan, Victoria LaBerge, and Michele Whetstone
were all elected to the Board of Directors.
- Incumbents Bob Marsh and Tim Poeschl were both
reelected to the Board of Directors.
- Incumbent Susan Aiken was reelected as a member of the
Supervisory Committee.

We hope to see you next year when we celebrate our 70th
Annual Meeting.

Are you leaving part of your future behind?

If you are changing employers, switching careers or even
retiring, there is more than your immediate future at stake.
The money you have in a 401(k) or other retirement plan with a
former employer is likely to be a large source of your retirement
income. What you do with that savings will affect you long after
you have adjusted to a new career, job or retirement. Como North-
town Community Credit Union and CU Preferred Investments
are here to help you sort through the many choices you have.

Option #1 – Cash Out

You will be subject to federal and state taxes, a minimum
20 percent federal income tax withholding and a potential
10 percent early distribution penalty.

Option #2 – Leave your retirement savings in your former employer plan

This option may not be permitted by your plan, or your access
to and control of these funds may be curtailed.

Option #3 – Roll your retirement savings directly into your new employers plan

The flexibility of your new employers plan should be consid-
ered since the plan's investment choices and terms affect your
access to and control of your retirement savings.

Option #4 – Move your retirement savings to an Individual Retirement Account (IRA)

Our financial professionals at CU Preferred Investments can
assist you in identifying an IRA that is right for you based upon
your needs and objectives. If you have company stock as part of
your former employer's plan our financial professionals can also
evaluate whether you should take advantage of the potential
tax benefits that may come with distributing the stock.

**Working with CU Preferred Investments at CNCCU can
help you weigh all of your options. For more information
contact Shea Murphy at 651-269-4553.**

Securities and Investment Advisory Services are offered through Financial
Network Investment Corporation, a registered broker/dealer and member of
the SIPC. Financial Network Investment Corporation is not an affiliate of
Como Northtown Community Credit Union.

The Big Green Bin

Have you seen the green bin that makes its home near the Como Northtown drive through lane? Well if not, take a good look and put it to use! This bin offers a convenient drop-off point for residents in the Como and North End communities to donate usable clothing and shoes to the Epilepsy Foundation of Minnesota, a great non-profit working right here in St. Paul.

Not only is the bin easy to use while visiting the Como Northtown Community Credit Union, it also helps a good cause. Proceeds from the sale of clothing donations go to fund Epilepsy Foundation programming that serves 60,000 Minnesotans affected by epilepsy. Since last October, Como Northtown has partnered with the Epilepsy Foundation to host this bin. With each bag of clothing or shoes that

is generously donated, more people spanning all age ranges are benefiting from Epilepsy Foundation programming.

The Epilepsy Foundation of Minnesota is located in St. Paul's Midway neighborhood, and it provides extensive services, support, and advocacy for people affected by seizures. For information about services or charitable donations of clothing and household items, contact the Epilepsy Foundation of Minnesota at 651-287-2300 or www.efmn.org. When making donations to the green bin, tax-deductible receipts are also available online at www.efmn.org.



BOOK DRIVE

Help give children the resources to develop literacy skills, and to experience the joy and imagination of reading.

Como Northtown Community Credit Union is organizing a book drive to collect new and gently used children's books (ages 5-13) for Como Elementary. Beginning July 1st, we will have a box in our lobby for you to drop off your books. Don't have books? You can "buy a book" by making a donation! Ask our tellers how to contribute. All proceeds will benefit Como Elementary to purchase books for their classroom libraries. Como Northtown is located at 976 N. Lexington Parkway on the corner of Lexington and Front in St. Paul. Thank you, and we appreciate your support of the community.

National Credit Union Youth Week Winner

Congratulations to Levi Peterson, age 9, for Winning the Nintendo DSi from CNCCU at this years National CU Youth Week. Thank you to all who participated and helped make this year's youth week a huge success.



KIDS CORNER
Help your family find their way to the credit union!



Just a Reminder...

For those members who use or plan on using the 55+ Checking account, we do offer free checks. However, the free checks that are offered are only the standard or CNCCU logo checks. If you choose to upgrade your checks to a different style, a small fee will be added to cover the cost of the checks. Thank you.

Anticipated Savings Rates (APY)

Share Savings (suffix A,B)50%
Checking (suffix 4,5)25%
Checking e-count (suffix 6) 1.60%*
*up to \$10,000

Money Market Savings

Under \$2,50050%
\$2,500 to \$4,99950%
\$5,000 to \$7,49950%
\$7,500 to \$49,99975%
\$50,000 +1.00%

Holiday Club60%

Certificates of Deposit (\$500 Minimum)

6 months1.25%
9 months1.25%
12 months1.50%
18 months1.75%
24 months2.00%
36 months2.25%
60 months2.50%

Rates are subject to change without notice.

For Current Loan Rates please call or visit our website.

Holiday Closures

- Independence Day
Saturday, July 4, 2009
- Labor Day
Monday, September 7, 2009

Save the Date

- Book Drive: Begins July 1, 2009 and continues through the summer. Drop box in lobby for donations.
- Kids Day Event: Saturday, Aug. 8, 2009 from 1-4 p.m. at Como Northtown Community Credit Union



Como Northtown COMMUNITY CREDIT UNION

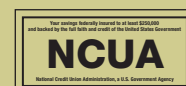
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TELETRAN, YOUR 24-HOUR TELLER: (651) 696-2950
24-HOUR LOAN BRANCH: (877) 268-2609



www.comocu.org