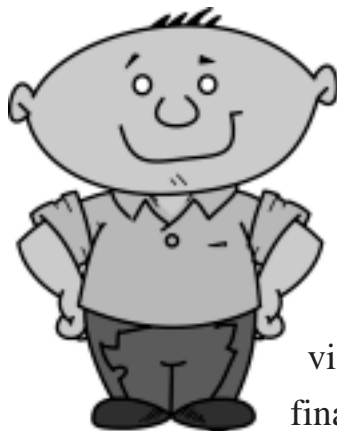


The Shareholder

Members Choice Community Credit Union Membership Newsletter Spring 2008

Introducing The Little Guy



The Little Guy represents more than 850,000 Iowans who are served by their credit union. They are hard working men and women from all walks of life who are often overlooked by traditional financial institutions. Credit Unions work to help The Little Guy save for his future and tailor our services to meet his needs. As not-for-profit financial cooperatives, credit unions exist to provide low-cost financial services to their member-owners. Credit unions provide financial assistance to The Little Guy through lower loan rates, higher savings rates and fewer fees when compared to banks. And these savings add up. According to a recent Credit Union National Association study, Iowa credit union members saved a total of more than \$53 million dollars in one year through their credit union membership, when compared to the rates and fees charged by Iowa banks. This is just another example of how credit unions are helping The Little Guy.

Featured Loan Rates

New & Used Vehicles	36 Months	48 Months	60 Months	72 Months
Finance up to 100% of purchase price	6.75% APR*	7.00% APR*	7.25% APR*	7.75% APR*

*Rate based on credit/APR-Annual Percentage Rate *Additional .50% discount on rates above with a MCCCCU Checking Account *Loan rates subject to change without notice *Repayment example: 48 Monthly payments of \$23.95 per \$1,000 borrowed

VISA Platinum Credit Card

Visa Rate	9.88% APR*	11.88% APR*	13.88% APR*	15.88% APR*
No annual fee, 25 day interest-free grace period on purchases, cash advance rate same as APR; 1% Cash Back on purchases; Card rate based on credit				

FIRST MORTGAGE, HOME EQUITY LINE OF CREDIT, FIXED RATE HOME EQUITY OR HOME IMPROVEMENT LOAN.....call for rates

Featured Savings Yields

Savings/Investment Type	\$2000/APY	\$20,000/APY	\$30,000/APY	\$50,000/APY	\$75,000/APY	\$100,000/APY
Money Market	1.66%	1.91%	-	-	-	-
Platinum Plus Money Market	-	-	2.27%	2.52%	2.93%	3.34%
Savings/Investment Type	\$1000/APY	\$25,000/APY	\$50,000/APY			
Certificate of Deposit 7 Months	3.03%	3.14%	3.19%			
Certificate of Deposit 17 Months	3.50%	3.60%	3.65%			
Certificate of Deposit 30 Mo. Bump*	3.75%	3.85%	3.91%			



For 18 years and younger, we offer Junior CDs for a minimum balance of \$500. A penalty for early withdrawal may be imposed as follows: 90 days of interest on 6, 7, 12 & 13 month CDs. 180 days on 17, 18, 24, 25 & 36 month CDs. Interest is paid quarterly unless otherwise noted on account opening disclosures. **Rates subject to change without notice.** APY = Annual Percentage Yield * one rate increase per term at member's discretion

Schedule of Fees
Members Choice
Community Credit Union
Effective February 1, 2008

Per-draft fee for Overdrafts/ NSF/Returned Drafts	\$23.00
Per-item NSF/Return ATM/ ACH Withdrawal	\$23.00
Stop Payment draft or ACH	*\$23.00
Copy of cleared draft	*\$2.00
Copy of corporate draft	*\$5.00
Public Fax outgoing 1 st page	*\$2.00
Additional fax pages	*\$1.00
Incoming each page of fax	*\$1.00
Wire transfer – Domestic	*\$15.00
Wire transfer – Foreign	*\$30.00
ACH Origination – one time	*\$15.00
ACH Origination – on going	NC
ACH Origination returned NSF	\$10.00
Chargeback - Debit/Credit Card	\$20.00
Early account closing – (less than 6 months)	\$10.00
Money Orders-each	\$1.00
Deposited checks (and other items) returned unpaid	\$10.00
Lost/Stolen/Damaged Debit Card Replacement	\$10.00
Lost/Stolen/Damaged Credit Card Replacement	\$10.00
Rushed Credit/Debit Card	\$25.00
Credit Union Corporate Drafts (for bill paying)	\$2.00
Undeliverable Statement Fee (per occurrence)	\$5.00
Debit Card (ATM Feature) – inquiries & withdrawals	Unlimited w/ E-Statements
w/o E-Statements -after 5 transactions	\$0.75
Transaction receipt mailed	\$1.00
Garnishments/Tax levies	\$20.00
Duplicate statement copy per page	*\$0.50
Account research-per hour	\$25.00

* = plus tax



BizKid\$: A Money Show Just for Kids

Would you like your kids to learn about ways to earn and manage money while they watch tv? Tune in weekly to BizKid\$ to watch half-hour episodes about money and ways you can earn and manage it.

Sponsored by the Iowa Credit Union Foundation, BizKid\$ will be aired on Iowa Public Television on Sundays at 9 a.m. April 6 through September 28.

Produced in high definition by the Emmy Award-winning creators of *Bill Nye the Science Guy*, BizKid\$ is a fun, fast-paced series designed to entertain, engage, and elevate kids' knowledge about money. Below is a snapshot of the first six episodes:

- What is a Biz Kid?
- What is Money?
- How Do You Get Money?
- What Can You Do With Money?
- Money Moves
- Taking Charge of Your Financial Future

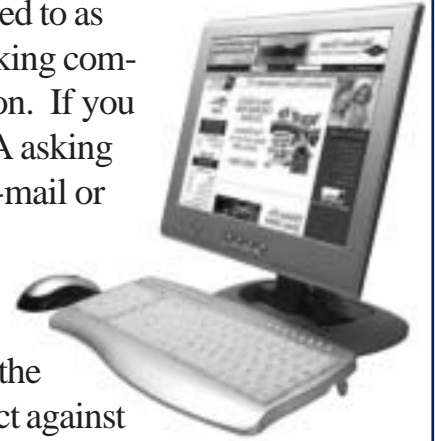
Every *Biz Kid\$* episode will begin and end with a narrator reminding viewers that "Production funding for *Biz Kid\$* is provided by America's Credit Unions, where *people* are worth more than money." *Biz Kid\$* is produced in association with JA Worldwide and WXXI Public Broadcasting in Rochester, New York. It is distributed by American Public Television. It's the first national television series ever sponsored by credit unions. The Iowa Credit Union Foundation has pledged \$5,000 to help broadcast the show. To learn more visit www.bizkids.com.

Credit Union Baseball Night is July 12, 2008. Tickets will be available soon at each credit union office. Plan to come out to support area credit unions and have a chance at winning great prizes.



Scammers Targeting Members via E-Mail

Members have been receiving e-mails that appear to be coming from Members Choice CCU or the NCUA requesting account details. These e-mails are a scam, commonly referred to as Phishing. Victims usually receive fraudulent e-mails containing authentic looking company logos and familiar graphics and are asked to divulge financial information. If you receive any requests that claim to be from Members Choice CCU or the NCUA asking for account information don't reply or give out any information. Delete the e-mail or forward it to the credit union. If you have any questions regarding an e-mail from Members Choice Community Credit Union or the NCUA, contact one of our Universal Associates directly or forward the e-mail to the credit union. If you feel that you have already been a victim of one of these scams, contact the credit union immediately to determine what measures you should take to protect against identity theft. Below are samples of e-mail solicitations that appear to be phishing e-mails:



Email #1

From: "Credit Union National Association" <alert@cuna.org>

Subject: Irregular Check Card Activity

This communication was sent to safeguard your account against any unauthorized activity. The Credit Union National Association is aware of new phishing e-mails that are circulating. These e-mails request consumers to click a link due to a compromise of a credit card account. You should not respond to this message. For your security we have to deactivate your card. How to activate your card: Call (866) 324 5249 Our automated system allows you to quickly activate your card What to expect when activating online: Card activation will take approximately one minute to complete. Copyright © 2008 - Credit Union National Association, Inc.

Email #2

Dear Credit Union member, You have received this email because you or someone had used your account from different locations. For security purpose, we are required to open an investigation into this matter. In order to safeguard your account, we require that you confirm your online banking details. The help speed up this process, please access the following link so we can complete the verification of your Federal Credit Union Online Banking Account registration information. <http://206.204.190.121/icons/www.ncua.gov/FCUAdministration/> If we do not receive the appropriate account verification within 48 hours, then we will assume this Federal Credit Union account is fraudulent and will be suspended. The purpose of this verification is to ensure that your bank account has not been fraudulently used and to combat the fraud from our community. We appreciate your support and understanding and thank you for your prompt attention to this matter. Thank you, NCUA Security Department. This email was sent from: vtitekt@yahoo.com.

Members Choice Community Credit Union will never solicit you and ask for verification of account information as we already have all of it on file. Please do not respond or comply with any message sent asking you to do anything pertaining to your account. Always check with the credit union first. If you should have any questions or concerns, please contact MCCCCU and any Universal Associate can assist you.

No More ATM Fees!

Sign up for E-Statements and the credit union will waive the 75¢ transaction fees that are assessed after 5 non-MCCCCU ATM transactions each month.

Congratulations To Members Choice Community CU Scholarship Winners

Members Choice Community CU awarded three \$500 scholarships at our 73rd Annual Meeting, held March 15, 2008 at Gil's Ballroom. Every year, MCCCUCU awards three \$500 scholarships to both traditional and nontraditional students who have an account in good standing at the credit union. This years recipients were Carly Green, Aubree Rhoades and Amanda Bopes.

Carly Green is the daughter of Edward and Jenifer Green. Carly will graduate from Clinton High School in May 2008 and plans to attend the University of Dubuque. She will pursue a career as a Radiology Technician.

Aubree Rhoades is the daughter of Jim and Barb Rhoades. Aubree is currently attending Ashford University and plans on graduating in May 2009. She is pursuing a career in Elementary Education.

Amanda Bopes is the daughter of Becky Hansen and Bob Bopes. Amanda is planning to attend Clinton Community College and plans on pursuing a Business degree.

FOR SALE

2002 Chrysler PT Cruiser

Am/Fm Cassette and CD
Cruise
Power locks and windows
69,039 miles
NADA: \$9125.00
Minimum Bid: \$6500.00



This vehicle can be seen at the South Branch location. For a test drive, to place a bid or for questions, please contact Kristin at 563-243-6320 Ext. 1005.

2003 Ford Ranger 4WD Pickup

53450 miles
4WD
Manual Locks and Windows
Am/Fm CD
Trailer Hitch
Running Boards
Passenger side mirror is missing
NADA: \$11625.00
Minimum Bid: \$9000.00



This vehicle can be seen at the North Branch location. For a test drive, to place a bid or for questions, please contact Kristin at 563-243-6320 Ext. 1005.

2008 Officials

BOARD OF DIRECTORS

Mike Holliday	Chairman
Bob Turney	Vice Chairman
Verne Drews	President
Dan Birdsley	Secretary
John Sievers	Director
Lanny Reed	Director
Larry Ketelsen	Director
Nancy Shear	Director
Mark Dille	Director

MANAGEMENT

Becky Hansen
Chief Executive Officer

Karen Murphy
Executive Vice President

Katie Riessen
Sales & Services Manager

Laurie Bruggenwirth
Senior Associate-LeClaire

Cheramy Lemke
Operations Manager

CREDIT UNION HOURS

Drive-Up

Monday-Thursday	7:30 - 5:30
Friday	7:30 - 6:00
Saturday	7:30 - 12:30

Lobby

Monday-Wednesday	8:30 - 5:00
Thursday	10:00 - 5:00
Friday	8:30 - 6:00
Saturday*	8:00 - 12:00

*North Branch Lobby Closed

ADDRESSES

1116 So. 14th St. -Main
1702 No. 2nd St. - Branch
Clinton, IA 52732
949 Mississippi View Ct.
LeClaire, IA 52753

PHONE NUMBERS

(563) 243-6320
(888) 900-6320

LECLAIRE (563)289-1474
MAIN FAX (563) 243-7301

WEBSITE ADDRESS

www.memberschoiceccu.org

EMAIL ADDRESS

GENERAL INFORMATION
generalinfo@memberschoiceccu.org

ATM Locations

4 Locations To Serve You
1116 So. 14th St., Clinton
1702 No. 2nd St., Clinton
Clinton WalMart (inside store)
949 Mississippi View Ct.-LeClaire

Holiday Closings

We will be closed on the following days:

Memorial Day
Monday, May 26th

Independence Day
Friday, July 4th

Labor Day
Monday, September 1st