

## **Citizens Community Credit Union Frequently Asked Questions**

### Is my money safe and secure?

Yes, member accounts at Citizens Community Credit Union remain safe and fully insured up to the maximums established in federal law.

Administered by the National Credit Union Administration, the National Credit Union Share Insurance Fund insures member accounts owned by an individual for up to \$250,000, and a member's interest in all joint accounts combined is insured up to \$250,000. The Share Insurance Fund also separately protects IRA and KEOGH retirement accounts up to \$250,000. The Share Insurance Fund has the backing of the full faith and credit of the United States.

NCUA's online [Share Insurance Estimator](#) allows credit union members to estimate their share insurance coverage. Once an individual provides the required data, the Share Insurance Estimator produces a report with detailed explanations of insurance coverage.

Members with additional questions about their insurance coverage may contact the **National Credit Union Administration's Consumer Assistance Center toll free at 800-755-1030**. The center answers calls Monday through Friday between 8 a.m. and 5 p.m. Eastern.

You can visit the [Share Insurance Coverage](#) page of NCUA's [MyCreditUnion.gov](#) consumer website at any time for more information about insurance coverage.

### What is the current status of Citizens Community Credit Union?

NCUA placed Citizens Community Credit Union into conservatorship on June 23, 2017. In a conservatorship, NCUA's priority is to protect the assets of the members of Citizens Community Credit Union while working to maintain safe-and-sound credit union operations.

### What is the National Credit Union Administration?

NCUA is an independent agency of the federal government that, among other things, operates and manages the Share Insurance Fund, which insures accounts at all federally insured credit unions, including Citizens Community Credit Union.

### What is a conservatorship?

A conservatorship means NCUA has assumed control of Citizens Community Credit Union to ensure its financial stability and safe-and-sound operation. In a conservatorship, NCUA works to address issues related to a credit union's operations and financial condition while maintaining member services.

### Can I still conduct business at Citizens Community Credit Union?

Yes, member services at Citizens Community Credit Union will continue uninterrupted. You can contact Citizens Community Credit Union by telephone at 701-662-8118 or in person at the credit union's office located at 1117 Hwy 2 E, Devils Lake, North Dakota. Citizens Community Credit Union's main office is open:

Monday: 8:30 a.m. to 5 p.m.  
Tuesday: 8:30 a.m. to 5 p.m.  
Wednesday: 8:30 a.m. to 5 p.m.  
Thursday: 8:30 a.m. to 5 p.m.  
Friday: 8:30 a.m. to 5 p.m.  
Saturday: 9:00 a.m. to 12:30 p.m.

### What are NCUA's plans for operations at Citizens Community Credit Union?

Through a conservatorship, NCUA seeks to resolve operating issues at the credit union with the goal of protecting member assets and seeking a resolution to identified problems. NCUA has made no decisions about the long-term future of the credit union; however, continued service to members is a priority.

### How long will this conservatorship last?

In working to resolve issues affecting Citizens Community Credit Union, the top priority is to protect the interests of the credit union's members, and NCUA has no set timeframe for completing this process.

### How many members and branches are affected by the conservatorship?

Citizens Community Credit Union serves 11,399 members, according to its most recent Call Report.

In addition to its main office, Citizens Community Credit Union operates in the following locations:

1115 Dakota Dr (Sioux Mfg. Corp. Bldg.), Fort Totten,  
1215 N 42nd St, Grand Forks,  
3351 32nd Ave S, Grand Forks,  
200 N Main St, Lakota,  
217 Towner Ave, Larimore,  
512 Washington Ave, Northwood,  
230 Foussard Ave SW, St. John,  
204 Main St, Bisbee, and  
428 Bygland Rd SE, East Grand Forks, MN 56721

For branch hours of operation, go to the credit union's [Locations and Hours webpage](#). Members can find more information at [Citizens Community Credit Union's website](#).

How big is Citizens Community Credit Union?

The credit union has assets of \$201,255,973, according to its most recent Call Report.

What is the field of membership of Citizens Community Credit Union?

Citizens Community Credit Union serves eligible members subject to the provisions of its bylaws, which could include any person living in the Lake Region and a 40-mile radius of Bisbee, North Dakota, and a 40-mile radius of Larimore, North Dakota.