

FOR IMMEDIATE RELEASE

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## Consumers Promotes Steve Howard to Chief Financial Officer

KALAMAZOO, MICH—Consumers is pleased to announce the promotion of Steve Howard to Chief Financial Officer.

Howard has served as controller for Consumers since May 2010, overseeing the operations of the accounting, auditing, and card processing departments, preparation and analysis of monthly financial statements and regulatory filings, supervision of all financial reporting and asset/liability management, and budget planning.



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Prior to Consumers, Howard spent 12 years in a range of accounting roles with First of America including Accounting Division Vice President. He then worked at Whirlpool Corporation for 11 years in various accounting and finance roles and was named Director of Finance for the North American Refrigeration Business before coming to Consumers.

In his new position as Chief Financial Officer, Howard will direct and manage all activities in the finance and accounting functions to ensure compliance with state and federal rules and regulations, manage auditing, accounting, and recordkeeping activities of the credit union to ensure they meet generally accepted accounting

principles, and make recommendations relating to budget preparation, income forecasts, and strategic initiatives as needed.

“Contributing to the well-being of our membership and our employees are both extremely important goals for me in this role,” Howard says. “Safeguarding the credit union’s assets and ensuring the organization continues to grow in a financially sound manner will be important in achieving these goals.”

Howard is a graduate of Western Michigan University with a Bachelors of Business Administration, majoring in accounting. He is also a Certified Management Accountant (CMA). He stays abreast of his industry as a member of the Institute of Management Accountants and the Association for Accountants and Financial Professionals in Business. As a native to Southwest Michigan, he also helps maintain Consumers’ small-town feel. Howard, a Mattawan resident, is married to Lori, and has four children ages 6 to 15. He enjoys spending most of his spare time juggling his children’s soccer, baseball, tennis, and school events.

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*Consumers Credit Union is headquartered in Kalamazoo, Michigan. With more than \$350 million in assets, Consumers has experienced 20% average growth for 26 consecutive years. Established in 1951, Consumers serves individuals and businesses through 13 offices and more than 200 ATM locations in Kalamazoo, Portage, Lawton, Coldwater, South Haven, and Holland. For details, visit [www.consumerscu.org](http://www.consumerscu.org). Editors, please refer to Consumers Credit Union in short as Consumers, rather than CCU. Thank you!*