

Spring Cleaning.

Sweep out high credit card interest with

3.99%^{APR*}

- No fees to transfer balances from your current cards
- Get a Platinum Visa with Rewards or a Gold MasterCard from Consumers
- Apply for your card at any Consumers office



consumers

credit union

You ask. We act.

www.consumerscu.org



* APR = Annual Percentage Rate. 3.99% APR available April 1 through August 31, 2009. The 3.99% balance transfer rate is good for six months after date of transfer. After six months, unpaid balances revert to regular card rate. Balance transfers will be handled as cash advances and incur finance charges immediately. Payments applied to lowest rate balances first. Current Consumers credit card balances not eligible for the promotion. Rewards points not awarded for transferred balances. For details, please refer to the Credit Card Agreement accompanying your card.

Locations & Hours

KALAMAZOO

7040 Stadium Drive
Kalamazoo, MI 49009
(At 8th Street)

2315 Cambridge Drive
Kalamazoo, MI 49001-4536
(Between Miller Road and Cork Street)

5018 West Main Street
Kalamazoo, MI 49009-1002
(At Drake Road)

6699 West Main Street
Kalamazoo, MI 49009-8922
(At 9th Street)

5940 Gull Road
Kalamazoo, MI 49048-4000
(Just East of Sprinkle Road)

PORTAGE

1511 West Centre Avenue
Portage, MI 49024-5325
(East of Oakland Drive)

5960 South Westnedge Avenue
Portage, MI 49002-1459
(At Milham Road)

SOUTH HAVEN

1579 Phoenix Street
South Haven, MI 49090-7112
(At I196)

HOLLAND

3320 West Shore Drive
Holland, MI 49424-7753
(Inside Meijer)

1037 South Washington Avenue
Holland, MI 49423-5216
(Just South of 40th and Washington Ave.)

LAWTON

Welch's
230 Walker Street
Lawton, MI 49065-8771
(Behind the Welch's Plant)

COLDWATER

829 East Chicago Street
Coldwater, MI 49036-2059
(At I69 and US12)

CORPORATE HEADQUARTERS

P.O. Box 525
Oshtemo, MI 49077-0525

TOLL-FREE

800.991.2221

ONE-TOUCH

800.991.2221

MEMBER SERVICE CENTER HOURS

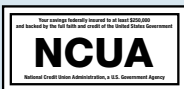
Monday – Friday 8 a.m. – 7 p.m.
Saturday 9 a.m. – 3 p.m.

WORLD WIDE WEB

www.consumerscu.org

E-MAIL

cuonline@consumerscu.org



Safeguarding Your Assets

By Kit Snyder, President



Protecting and safeguarding your assets is our focus each and every day, and with every decision we make. It's reflected in our values, in the services we provide, and products we offer. It's evident in all of the core philosophies that form our business.

At Consumers Credit Union, we're strong and growing, and have experienced 20% growth for 20 years. You, our members, are the reason behind our success, bringing us business and referring family and friends. More than half of new members in 2008 were referrals from other members, a testament to our staff and service quality.

Thanks to you, we again achieved in 2009 a number one ranking in overall performance for credit unions nationwide, for the third time in a row. Over 460 credit unions participated in the study, performed by the Raddon Financial Group, which combined scores from several areas, such as return on assets, income, efficiency, and growth. This is an incredible honor, especially in the difficult economic times our country is facing.

Unlike other financial institutions who struggled or failed in 2008, we earned a healthy \$4.3 million in net income – indicative of our strength and a strong, growing organization. We'll continue to see strong earnings and deposits increase. This past February alone, assets grew by an astounding \$18 million and deposits by \$12 million. Both are new records for Consumers. Reserves, funds set aside to withstand economic downturns, are also strong with over \$29 million.

You can rest easy, too, knowing that we're locally-owned by you, our members, not outside shareholders. We have a vested interest here, in West Michigan. This is where we live, where we work, where we go to church and school. This is where we raise our families. Being part of the community makes a difference in the decisions we make and how we run our business.

Providing superior member service has been the cornerstone of our success since 1951. While we may differentiate our products, services, and delivery channels, the focus will always remain on you, our members, and keeping your funds safe and secure.

In 2009, we're moving forward to build a new, full-service office (with drive-thru) at Constitution and Milham. The plan is to relocate our Westnedge Office here and we anticipate opening by year-end. We're excited to offer this convenient new location, and want to reassure you the economy has not affected our plans to grow and expand our services for you.

We'll also be making positive changes to our technology which will bring you an enhanced website early this summer, mobile banking in the fall, quicker loan service, and easier-to-read statements. More information will soon be coming on these exciting changes.

Member satisfaction, growth, and financial strength are the result of an empowered staff, and a culture focused on service quality and team synergy. We look forward to serving more people in West Michigan, and providing greater employment opportunities.

At Consumers, our goal is to provide the best banking experience for our members ever, while mindful that we're guardians of your accounts. Your peace of mind and confidence in us are essential and drive our decisions. It's the human element that creates the bond, and brings leadership, critical thinking, and above all, great member care.



Meet Kim Bradley

Assistant Manager, Member Service Center

Kim Bradley joins our service team as Assistant Manager of the Member Service Center. Kim has seven years of experience in banking and branch management, with an emphasis in call center direction. She loves her job and loves working with the members of Consumers Credit Union!

"Members are our main focus. They make us thrive, and it always makes me feel good to help them in any way I can," said Kim. She provides leadership, coaching, and training for her fellow employees in the Member Service Center, ensuring all members receive the care and superior service they deserve.



Holiday Closing

Monday, May 25, 2009

For Memorial Day

Friday, July 3 &

Saturday July 4, 2009

For Independence Day



Go Green . . . With eStatements

When you sign up for eStatements, you help the environment. You cut down on paper waste and postage expense, plus receive your statements quicker. You also reduce the risk of Identity Theft by eliminating statements sent by mail.

With eStatements, you'll save time and money, and have added security while helping the environment!

And now, when you sign up for eStatements, we'll donate \$1 to the Arbor Day Foundation. Together, we can save a forest, and help get one planted! This offer is available for a limited time. Sign up right now through PC Banking. Go to www.consumerscu.org, log on, then click on "Alerts and Statements" in the top row. If you have any questions, please call our Member Service Center at 800.991.2221.



We're Stretching Our Hours!

Check out these new and expanded hours to serve you better.

All Offices (excluding Westnedge and West Shore):

Lobby and Drive-Thru

Mon. - Wed.	9:00am – 5:30pm
Th. - Fri.	9:00am – 6:00pm
Sat.	9:00am – 12:00pm

Member Service Center

Mon. - Fri.	8:00am – 7:00pm
Sat.	9:00am – 3:00pm

Westnedge

Mon. - Fri.	10:00am – 7:00pm
Sat.	9:00am – 1:00pm

West Shore

Mon. - Fri.	10:00am – 7:00pm
Sat.	9:00am – 3:00pm

National Credit Union Youth Week

April 19 – 25, 2009

Hey Kids! Stop in and visit us during **Credit Union Youth Week, April 19 – 25, 2009**. All youth members (under age 18) who stop in during the week will be entered into a drawing for a \$50 Barnes and Noble Gift Card. We'll have refreshments for all to enjoy, plus we'll be celebrating with a great CD Special!

Johnny Appleseed CD
2.50% APY*
For members under age 18
Low \$100 minimum

The CD can be opened with just \$100, and is available to all members under age 18.

*APY = Annual Percentage Yield. Rate effective April 1, 2009 and subject to change. Daily interest is compounded monthly; penalties for early withdrawal. \$100 minimum deposit; \$10,000 maximum deposit. Offer available for a limited time.

Are You Ready for Retirement?

A message from Consumers Investment Services

Is the recent market downturn causing you anxiety about your investments, retirement, and future?

Most people envision their retirement as a time when they can live a life of leisure. But, with some portfolios down 20%, 30%, or even 40%, how can you be sure that you can retire at 65?

A successful retirement depends on how skillfully you plan and invest, because these days, people are not getting the same benefits they used to. You can no longer rely solely on Social Security. Market volatility has decreased the value of your accounts and Americans are living longer, which means many men and women are spending 30 years or more in retirement.

Planning for retirement may seem like a daunting task, with endless questions. **How much money will I need to retire? How can I protect my assets and preserve my estate? Should I be making any changes?** It's important to map out your financial future so you can have confidence today and freedom tomorrow.

We all want to enter retirement with excitement, not anxiety. Don't let retirement sneak up on you. Reduce your fears by planning ahead.

Our financial advisors, GR Young and Mark Hancock, are here to give you an honest, realistic approach to your retirement options. We will assess your personal needs and help build a comprehensive plan so you can achieve your long-term goals. Call Micki at 269.488.1776 to schedule your complimentary consultation today!

Investment products and services offered through CUSO Financial Services, L.P. (CFS), are not NCUA/NCUSIF insured, not Credit Union guaranteed and may lose value. Registered Representatives are employed by Consumers Credit Union, and registered through CFS. Consumers Credit Union is in partnership with CFS. (Member FINRA/SIPC)



Save money on your auto and homeowner's insurance

Obtaining adequate insurance coverage can be expensive and sometimes frustrating. At Consumers Credit Union, we want to make the experience easier for you. As part of your credit union benefits, we want you to know about a competitive alternative to your current auto and homeowner's insurance policy.

Citizens Insurance Company of America has introduced a new group auto and

homeowner's plan offering substantial discounts to all members. Citizens' new program is particularly competitive with the following companies:

- State Farm
- Allstate
- Farmers
- Nationwide

Many members are already saving between \$300 and \$1,000 on their insurance policies. The program is arranged by the Marvin Okun Insurance Agency, located at 527 South Rose Street, Kalamazoo. To share in the savings, call the Marvin Okun Agency at 269.349.9603 or 800.872.8409 for an appointment. They'll prepare a cost-free, no-obligation quote for your immediate review.



The Member Service Center: More Ways to Serve You

Think of the Member Service Center as your personal branch office, no matter where you are!

More hours to serve you:

Mon. – Fri. 8:00am – 7:00pm
Sat. 9:00am – 3:00pm

More ways to reach us:

Phone: 800.991.2221
Fax: 269.345.1648
Email: cuonline@consumerscu.org

More benefits:

- Open a checking or other new account
- Apply for a loan
- Get online help with PC Banking
- Set up bills for free Bill Pay
- Sign up for direct deposit or make a change in your payroll deduction
- Review your product mix with one of our financial advisors

Confidence Is Key

Trust your mortgage to America's #1 credit union!*

- New mortgages
- Refinancing
- Local decision making
- Local servicing for the life of the loan

* Based on a nationwide study of participating credit unions by the Raddon Financial Group. December, 2008.

Lost or Stolen Cards?

We care about you and your financial security. If you find your debit or credit cards lost or stolen, please contact Consumers Credit Union immediately to protect your cards from fraudulent use. After hours or during holidays, please call the following numbers:

Credit Cards

800.449.7728

Debit/ATM Cards

800.754.4128