

I've been waiting for the right  
**car loan.**

Car loans as low as  
**2.99%** <sup>APR\*</sup>

- 2.99% APR\* new car loans
- Great rates on used car loans
- Auto loan re-finance

Apply at any Consumers office or  
online at [www.consumerscu.org](http://www.consumerscu.org)



**consumers**  
credit union  
You ask. We act.  
[www.consumerscu.org](http://www.consumerscu.org)

\* APR = Annual Percentage Rate. Offer available for a limited time only and subject to change. 2.99% APR good for new vehicles for up to 36-month financing. Other rates and terms available. Your rate may vary based on credit history, term, and security offered. Current Consumers Credit Union car loans cannot be refinanced at promotional rates. This offer cannot be combined with any other offers. Active checking required.



## 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)

1065 West Milham Avenue  
Portage, MI 49024-1459  
(At Constitution Blvd.)

### 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](http://www.consumerscu.org)

### E-MAIL

[cuonline@consumerscu.org](mailto:cuonline@consumerscu.org)



## New Downtown Office Promises Growth, Innovation

By Kit Snyder, President



In May, Consumers Credit Union will open its 13th West Michigan location at 125 South Kalamazoo Mall Street, in the heart of downtown Kalamazoo. This convenient site, which is close to the Radisson, will offer downtown patrons and businesses yet another way to access their accounts.

Already the interest has been huge for our new location, from a remarkably close-knit downtown community. And with no other credit union in walking distance for businesses or residents, there's a clear need for a downtown presence.

Our new location will feature 3,000 square feet and the best in technology, including a full service lobby and ATM, an online banking center, and large member service area. The office will be warm and inviting, with restoration to reflect Kalamazoo's rich local history. The original brick will be revealed in many interior walls, yet "modern" conveniences like a free coffee bar, children's play area, and free wireless internet café, will be featured.

Superior service continues to be the cornerstone of our success. Controlled growth and prudent financial decisions (not blind ambition) have resulted in strong earnings and 20% growth for 26 consecutive years.

Many exciting products are also on the way – including VHA and FHA mortgages. These mortgages are perfect for first-time home buyers and don't require large down payments. SBA (Small Business Administration) loans will also be added to our suite of Business Services, along with online banking and bill pay enhancements.

We're focusing on other ways to improve, too. Our Member Service Center has shown dramatic results in its call departure rate. Once as high as 14%, the number of lost calls has now dropped to 3%. This measure is tracked daily, with improvements made in how calls are answered and requests processed (along with phenomenal teamwork by our Member Service Center).

Telephone banking will also change significantly this spring. The existing product has not met service expectations – yours or mine. Our new product, Voice Access, has gone through rigorous months of testing, and we're confident you'll be pleased with its capabilities and ease of use.

Thank you for choosing us as your primary financial institution. You deserve the best and we're proud to offer you the best.

## New Enhancements to Online Bill Pay! More convenience, more peace of mind

### Overnight Check Payments

This is a great new feature for payees or billers who do not accept electronic payments. For a small fee, you can authorize an overnight check ensuring next day delivery. Funds will clear when the biller cashes your check. This is perfect for a company or individual who cannot accept next day electronic payments, like a landlord or relative.

### Same-Day Bill Pay

This second new feature enables you to select same day processing for payments to qualifying payees or billers, for just a small fee. It's similar to an overnight check, except your payment is guaranteed to post that day. If you don't want to pay a fee, you can always schedule the payment for free and it will arrive on the available due date you select.

## Meet Jeff Visser

### Sales and Service Manager

Jeff Visser has been promoted to Sales and Service Manager for Consumers Credit Union. Jeff has worked for Consumers since 2001, previously holding the positions of Member Service Center Manager and Member Service Representative. Prior to Consumers, he was a manager for Residential Opportunities, providing residential and support services for individuals in southwest Michigan with developmental disabilities.



Jeff is a graduate of Western Michigan University with a Bachelor of Science, and is responsible for implementing progressive member service and retail growth strategies for Consumers. His primary goal is to ensure superior member service while helping execute the credit union's strategic plan.

He also works closely with the CEO and executive staff while providing leadership and coaching to office managers. Jeff assists the entire management team with staff development, training, and enhanced coaching techniques, and monitors branch activity. This includes analyzing efficiencies in transactions, volume, sales, and new accounts. Jeff also develops and maintains operational procedures to maximize efficiency and quality of work, providing consistent standards for service quality at all 12 offices. Additionally, he oversees marketing and sales.

Said Jeff, "Serving our members has been a privilege. I'm proud to be in a position to make their banking experience easy and hassle free, while helping employees achieve their best. It's rewarding to see growth that's driven by standards of excellence."

With patience and fortitude, Visser finds solutions for both members and staff, adding, "Staff believes in our mission and executes it daily. They are the trusted advisors of our members and work to grow those relationships every day. That's what makes us different from other financial institutions – the relationships we have with our members."

Jeff, a Vicksburg resident, is married and the father of three children. He enjoys spending time with family, and taking part in outside activities like camping, biking, and running. Jeff is active with his community and local charities, but is most passionate about serving the MS (Multiple Sclerosis) Society, as a close family member has the disease. He chairs the credit union's MS Walk annually.

## Check Out Dollar Dog, Our New Kids Program!



Dollar Dog is a new and exciting program for members age 12 and under! It's a fun way to teach your children about saving, while they learn other important money management tools. Best of all, they will have fun and enjoy the activities available! Stop in for your child's Dollar Dog materials and coloring book. Or go online and check out our Dollar Dog website at [www.consumerscu.org/dollardog](http://www.consumerscu.org/dollardog).

## Celebrate Dollar Dog and National Credit Union Youth Week April 19 – 24, 2010

Hey Kids! Stop in and visit us during **Credit Union Youth Week, April 19 – 24, 2010**. All Dollar Dog members who stop in during the week will be entered into a drawing for a grand prize of a \$50 Barnes and Noble Gift Card or Dollar Dog plush toy. We'll have refreshments, a coloring contest, and we'll celebrate with a cool Dollar Dog CD Special!

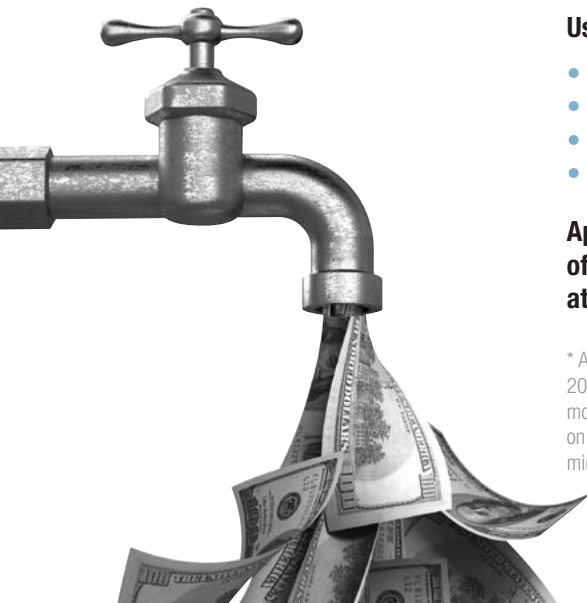
### **Dollar Dog CD** **2.50% APY\*** **Low \$100 minimum**

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, 2010 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.

## Tap into your home's equity for extra cash.

### Home Equity line of credit 2.99% APR\*



#### Use the money for:

- Home remodeling
- Furnishings
- New car or boat
- Debt consolidation

**Apply Today! Stop in any Consumers office, call 800.991.2221 or apply online at [www.consumerscu.org](http://www.consumerscu.org).**

\*APR = Annual Percentage Rate. Rate effective April 1, 2010. 2.99% APR will convert to current market rate six months after loan closing. Approval and rate may vary based on credit history, term, and security offered. 80% max LTV; minimum loan amount of \$25,000. Promotional rate available with active checking. Consult your tax advisor regarding tax deductibility.

## More Convenience . . . With eStatements



When you sign up for eStatements, you help the environment, PLUS you'll receive your statements quicker, without all the paper waste. It's so easy – view your statement at your convenience, without sorting through all that mail. You'll also help us to reduce paper and postage expense, while REDUCING your risk of identity theft when statements are sent by mail.

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

## Spend time moving, not worrying.

**24-hour mortgage approval.\***

**Apply today. Get approval tomorrow.**

- Less stress
- Make planning easier
- Get in your new home faster



Apply at any Consumers office or online at [www.consumerscu.org](http://www.consumerscu.org).

\*Some restrictions apply. Offer subject to verification and credit approval. An active checking is required.

## IRA Conversions to Roth Available in 2010

### A Message from Consumers Investment Services

GR Young - Consumers Investment Services Representative



Starting in 2010, Roth IRA conversions from traditional IRAs will be available to all taxpayers regardless of income. Under the new law, taxpayers

who convert in 2010 can also elect to pay the federal income tax due in two equal installments over the following two years.

Roth IRAs may be appealing to retirees because they offer tax-free withdrawals if certain conditions are met and minimum distributions are not required during the account owner's lifetime. However, it may not be beneficial to

convert to a Roth IRA unless other funds are available to pay the taxes. If you need to use some of the assets in the IRA to pay the taxes, this could trigger an early withdrawal penalty on those assets and create an even greater tax burden.

A CFS investment advisor at Consumers Credit Union can help. To schedule a complimentary consultation, please call GR Young at 269.488.1800.

\*Investments offered through CUSO Financial Services, L.P. (CFS) are not NCUA/NCUSIF insured, are not credit union guaranteed and may lose value. Investment representatives are employees of Consumers Credit Union and registered through CFS. Consumers Credit Union is in partnership with CFS (member FINRA/SIPC)

For Specific tax advice, please consult a qualified tax professional. Converting to a Roth IRA will result in tax consequences. CUSO Financial Services, L.P. (CFS) and its Representatives do not provide tax or legal advice. Clients should always check with their tax – or legal advisor before engaging in any transaction involving IRAs.



**consumers**  
investment services

## The Member Service Center:

**More Ways to Assist You.**

Think of the Member Service Center as your personal branch office, no matter where you are! We're available by phone or fax, or online, to serve your wide-ranging needs.

### More hours to serve you:

Monday: Friday 8am – 7pm

Saturdays: 9am – 3pm

### More ways to reach us:

Phone: 800.991.2221

Fax: 269.345.1648

Email: [cuonline@consumerscu.org](mailto:cuonline@consumerscu.org)

### More benefits:

- Open a checking or other new account
- Apply for a loan or mortgage
- Get help with online 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

## Holiday Closings

### Memorial Day

Monday, May 31, 2010

### Independence Day

Monday, July 5, 2010

## 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:

### Debit/ATM Cards

**800.754.4128**

### Credit Cards

**800.449.7728**