

ConsumersTimes

CREDIT UNION

August 2009

www.consumerscu.org

I've been waiting for the right
car loan.

You ask. We act.

Car loans from
3.99% ^{APR*}

We've got money to lend.

- 3.99% new car loans
- Great rates on used car loans
- Auto loan re-finance



consumers

credit union

You ask. We act.

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* APR = Annual Percentage Rate. Offer available for a limited time only and subject to change. 3.99% 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.

P.O. Box 525 / Oshtemo, MI 49077-0525 ■ toll-free 800.991.2221 ■ web www.consumerscu.org

We're Building An Easier Way To Bank!

Thank You...

We appreciate your patience during our technology upgrade, July 31 – August 3. Important new enhancements have been added, and you'll now see a new look and feel to both Online Banking and One-Touch. You'll enjoy quicker online service and access to a wider range of services.

New Statement Look

Both your printed and online statements will have a new look beginning September 1st – with the format being simpler and easier to read. Watch for more details in your September newsletter; we'll outline specific account number changes, and offer tips on how to read your new and improved statement format.

Mobile Banking Is Here!

Mobile Banking is now available as part of our new technology enhancements. You'll enjoy access to your accounts 24 hours a day by any handheld device, PDA, or Smartphone with internet access. You'll love having the speed and convenience right at your fingertips!

By phone, simply go to mobile.consumerscu.org, and enter your login credentials (which are the same as Online Banking). Try it today! It's free, and transactions will be quicker and more convenient than ever!



Our Mortgages Will Save You Money

If you're thinking about buying a new home, Consumers can save you money with our convenient mortgage program.

We offer traditional first mortgages, adjustable rate mortgages, construction loans, and lot loans. Closing costs are competitive, and you'll love our convenient application alternatives!

Call today at 800.991.2221 for details and current rates. Rates are still exceptionally low.



Know Someone Heading off to College?

If you have kids heading off to college, now's the time to set them up with a free checking account and debit card from Consumers Credit Union. Students can access their accounts anytime, from anywhere, using free Online Banking and One-Touch. And our Platinum Visa is a great safety net for unexpected college expenses or emergencies.

Your college-bound student will benefit from:

Free Checking, Free Online Banking, Free Debit Card, Free One-Touch, and Platinum Visa with Rewards.

And *you'll* benefit from the peace of mind knowing your child has the resources they need, at their fingertips, to make the transition to college a smooth one. (Rest easy too, knowing you can transfer money into their account anytime via Online Banking.)

Call our Member Service Center today at 800.991.2221, and get your college-bound student set up with the financial tools they'll need while away at school.

Bill Pay is so Easy (Well, you get the idea)

You'll save time and money with free bill pay. Versatile features make it easier and more convenient for you to pay bills when you want, on your terms!

- Make variable and recurring payments
- Easy-to-use calendar tool for scheduling payments – payments will be deducted from your account on the day your bill is due
- Receive bills electronically with eBills, along with email notification
- Alerts to remind you when a payment is due

Try it today, and see just how easy it is!



Holiday Closing

Monday, September 7, 2009
In Observance of Labor Day

Enjoy Expanded Hours

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