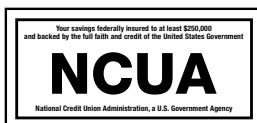


America's Top-Rated Credit Union.

Consumers means confidence.

You are in good hands when you're with Consumers Credit Union. Here's why:

- **#1 in Overall Performance Nationwide**
You'll have peace of mind knowing you're with America's Top-Rated Credit Union.*
- **No Subprime Mortgages**
We've never had them. Never will.
Your money is safe with us.
- **Deposits Federally Insured Up to \$250,000**
Your money will always be here and is protected by the NCUA.



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



consumers

credit union

You ask. We act.

www.consumerscu.org

We'll Take Care Of You This Holiday Season

We want you to feel happy and relaxed this holiday season – so remember to take things easier with our time-saving services. Enjoy unlimited access to 25,000 surcharge-free ATMs nationwide or stop by one of our 12 full-service locations and let our friendly staff help answer your questions. If you want to avoid holiday traffic jams, try PC Banking or call our Member Service Center. Pay bills quickly and save money in stamps with free Bill Pay. We want to save you time and money, and help you stay relaxed over the holidays.

Visit our website at www.consumerscu.org for a complete listing of our free ATM locations, convenient office hours, or to try free PC Banking and Bill Pay!

More Hours, More Ways to Reach Us

Contact Our Member Service Center – your personal branch office no matter where you are!

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

More benefits for you:

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

A Great Gift Idea

At Consumers, we have the perfect Christmas gift for that special child in your life. Why not invest in their future by giving them a Johnny Appleseed CD? We're offering a great fixed rate of 4.00% APY* with just a \$100 minimum deposit.

Stop in today and open a Johnny Appleseed CD as a special Christmas gift – your child or grandchild will love watching their investment grow while learning about the importance of saving.



Johnny Appleseed CD

4.00% APY*

For members under age 18
Low \$100 minimum
\$10,000 maximum

*APY = Annual Percentage Yield. Rate effective December 1, 2008 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.

Prepaid Visa Gift Card

Prepaid Visa Gift Cards from Consumers are a convenient and useful gift idea for even the most difficult-to-buy-for person on your shopping list. They can be used anywhere Visa is accepted. You can purchase cards online or in our lobbies for amounts ranging from \$20 to \$500. When purchasing online, you can personalize the card with the recipient's name and a message. Kids love them, and they make great stocking stuffers!

Prepaid Visa Gift Cards also offer protection and added security features. So unlike cash or merchant gift cards, your Gift Card can be replaced if lost or stolen. Additionally, there are security features from Visa which protect you from fraudulent use of a lost or stolen card.

A variety of card selections are available for you to purchase for only \$4.95 each. Visit www.consumerscu.org to view the wide range of choices or to order direct.

Helpful Hints:

Here's how to save yourself some time. If you want to buy something that costs more than what's on your card, tell the cashier first. Then use another form of payment for the rest. If the cashier thinks the card can cover everything, but it can't, they'll want you to start over. This time of year, every minute counts. Reminder: Gift cards can be used for gas, but not for paying at the pump.



Safe Shopping Over the Holidays

While shopping this holiday season, keep your eye out for identity theft and fraud. Follow these simple rules.

- Keep a list of all credit and charge card account numbers, with company phone numbers, in a safe place. Do not keep them with you.
- Keep all receipts in a safe place.
- Never sign a blank receipt.
- Keep your credit card in view at all times when using it for a purchase.
- Always notify the creditor immediately if there is an error on your billing statement.
- Know the company before ordering and giving your credit card number over the telephone or internet.

For more holiday shopping safety tips, contact Accel, our free financial education and counseling program available to members, at www.consumerscu.org/accel.

Holiday Schedule

Christmas

Open: Wednesday, December 24, 2008

9:00 a.m. - 1:00 p.m.

Closed: Thursday, December 25, 2008

New Year's

Open: Wednesday, December 31, 2008

9:00 a.m. - 1:00 p.m.

Closed: Thursday, January 1, 2009

Earn MORE with our Money Market Accounts

At Consumers, consider these versatile Money Market options:

\$2,500 - \$9,999	1.00% APY*
\$10,000 - \$24,999	1.25% APY*
\$25,000 - \$49,999	1.75% APY*
\$50,000 - \$99,999	2.25% APY*
\$100,000 - \$249,999	2.75% APY*
\$250,000 +	3.25% APY*

* APY = Annual Percentage Yield. Rates effective December 1, 2008 and subject to change. Interest is compounded daily and credited monthly based on your average daily balance. An active checking is required.