

# ConsumersTimes

CREDIT UNION

December 2009

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

## New Milham Office: Open for Business!



On Monday, November 16th, Consumers Credit Union opened its new office at 1065 West Milham Avenue, on the corner of Constitution and Milham, in Portage.

### The office features

- Online banking center
- Member service area
- Coffee bar
- Childrens play area
- Free wireless internet access

### Outside, you'll find

- Three drive-thru lanes
- Drive-thru ATM
- Plenty of parking

"Members have needed another location in Portage. This office is the perfect opportunity to better serve you while reaching out to area businesses," said Office Manager, Chiron Herweg.

**Stop in and visit our new Milham office – we're open and ready to serve you!**

### Milham Lobby & Drive-Thru Hours:

Mon. – Wed. 9:00am – 5:30pm

Thurs. & Fri. 9:00am – 6:00pm

Saturday 9:00am – noon



**consumers**  
credit union

**You ask. We act.**

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



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## To all of our members, we thank you.



This is the time of year when we can all reflect upon our success and good fortune, and recognize those who have put us in a position to be successful. To all of our members, we say THANK YOU. Thank you for choosing to do business with us and keeping your business local.

To show our appreciation, we're offering two gifts for you. You can choose to skip an auto loan payment in December or January, and receive double points for every purchase you make with your Platinum Visa, now through December 31st.

### Our gift to you:

- Skip an auto loan payment in December or January\* and ease your holiday budget.
- Receive double points on all Platinum Visa purchases until year-end\*\*.

\*Offer only available on vehicle and RV loans currently financed with Consumers Credit Union and in goodstanding; a maximum of six extensions during the term of the loan, and no prior extensions within the last 3 months. This offer is subject to approval and does not apply to the first payment of the loan. A fee of \$35 for loan payments under \$500 and \$50 for payments \$500 and over will be added to the loan balance.

\*\* Until December 31, 2009, every dollar you charge on your Platinum Visa Rewards Card will earn 2 Points. Points will accrue over three calendar years and expire on a first in first out basis annually; points earned in calendar year one will expire on the last day of calendar year three. Your account must be open and in good standing to redeem rewards. Some restrictions and limitations may apply. The Credit Union has the right to change the Rewards program at any time.

## Meet GR Young Investment Services Representative

Investment Services Representative, GR Young, has been serving our members since 2006. His goal is to offer solutions for your diverse and often wide-ranging financial needs, while providing the level of personal service unique to Consumers Credit Union.

GR is a graduate of the University of Michigan and has dedicated his career to providing financial solutions for credit union members. His last decade of work has focused on building retirement income, and on the challenges facing retirees on securing adequate retirement assets.



While many perceive financial planning only for those approaching retirement or with large sums of money, GR can provide solutions and options for members at any life stage, including younger members just starting out, those with new or growing families, and empty-nesters looking to build retirement funds.

Whatever your life stage, call GR at 800.991.2221 ext. 1800 for a complimentary consultation. "My passion is to help as many members as possible with their investment needs – so they can enjoy a safe and prosperous retirement – or attain financial security at any point in life," he commented. GR has helped literally thousands of credit union members achieve their financial goals.

GR is married with three children and eight grandchildren living in California, Arizona, and New Jersey ("When we kick them out of the nest, we don't mess around," he quipped.) He and his wife love to travel, especially to the UP exploring lighthouses and waterfalls.

## Blood Drive at Stadium Drive Office

Mark your calendars for Tuesday, December 29, 2009. Representatives from the American Red Cross will be at our Stadium Drive office, 7040 Stadium Drive (at 8th Street), ready to take your donation from 10:15am - 4:00 pm.

Our goal is to collect 40 pints of blood on this day and we need your help. For your convenience, you can set up an appointment for donating at [www.givelifelife.org](http://www.givelifelife.org). In the middle box where it reads "Step One: Find a Blood Drive," enter the sponsor code of **ConsumersCU**.

## Debit Card Protection: More Important Than Ever

We've enhanced all facets of your debit card security to provide even **more** protection on all of your debit card transactions. Our multifaceted system for monitoring transactions has **expanded**, and now enables us to decline possible fraudulent activity **before** it can disrupt your account.

The system works by identifying transactions **outside your normal purchasing pattern** – for instance, expensive, unusual, or out-of-state purchases. If you have a transaction decline inadvertently, simply call the number on the back of your card for immediate resolution. Initial feedback from members on this new security measure has been overwhelmingly positive.

## Holiday Perks

**Prepaid Visa Gift Cards** – Get your prepaid Visa Gift Cards at any office – you'll love being able to use them anywhere Visa is accepted. They make GREAT holiday gifts, and are available for purchase for just \$4.95 each.

**Instant Issue Debit Cards** – We can make your instant issue debit card at any office (while you wait), saving you time during this busy holiday season.

**28,000 FREE ATM's** – Enjoy 28,000 free ATMs nationwide (with over 200 in West Michigan) for easy account access no matter where your holiday travels take you.

**Christmas Savings** – Remember to open your Christmas savings account now for the 2010 shopping season. It's the very best way to spread the expense and eliminate stress during the holidays! Sign up online at [www.consumerscu.org](http://www.consumerscu.org).

## Holiday Schedule

***For your convenience, we'll be open select hours Christmas Eve and New Year's Eve. Happy Holidays from all of us at Consumers Credit Union.***

### Christmas

*Open:*

*Thursday, December 24, 2009,  
9am until 1pm*

*Closed:*

*Friday, December 25, 2009*

### New Year's

*Open:*

*Thursday, December 31, 2009,  
9am until 1pm*

*Closed:*

*Friday, January 1, 2010*