

# ConsumersTimes

CREDIT UNION

February 2009

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

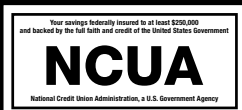


I see a comfortable retirement  
in your future.

**With a Consumers IRA you can:**

- Find it easier to save for your retirement
- Watch your money grow with monthly dividends
- Use funds for first-time home purchase with no withdrawal penalty (some limitations apply)
- Make tax-free contributions – see your tax advisor for details

IRAs invested in a Consumers CD, Money Market IRA, Roth or Educational IRA are federally insured up to \$250,000.



**consumers**  
credit union

You ask. We act.

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

## Meet Chiron Herweg

### Westnedge Office Manager

Chiron Herweg joined our service team in 2007 and was recently promoted to Office Manager at our Westnedge Avenue location. Chiron loves working with our members and has many great member service stories to share. He commented, "My goal is to serve our members, to provide heartfelt service they remember, and to help them with their everyday lives."

Chiron is a graduate from Michigan State University and was active with Habitat for Humanity while living in East Lansing (helping to build 8 homes.) Still community-minded, he serves on the Board of Directors for the Adventure Center at Pretty Lake Camp. And he remains an avid State fan.



## Need an Auto Loan Quick, While You're Shopping?

**Simply ask for Consumers Credit Union financing right at the dealership!** We offer financing at virtually all area auto dealers in West Michigan – providing the financing you need right from their desk. No extra trips; just one convenient stop at the dealer.

Ask for Consumers financing after you've picked out your vehicle – you'll save time, receive a great deal, and enjoy all the benefits of having a low-cost auto loan at Consumers.

## Free Interest Checking for Business Members

Our business checking earns interest and is free with a \$10,000 average daily balance. Tiered rates make it easy for you to earn the most for your money, without confusing sweep accounts. You'll also receive:

- Free Business Debit Card, with dual name lines
- Unlimited free ACH credits
- 100 free debits per month
- \$1,500 cash deposited per day without a fee
- No charge per deposit
- Tiered interest on your deposit

Stop into any Consumers office, or call 800.991.2221, for details.



## Crisis to Confidence Educational Seminar

February 18th, 2009

10am – 11am & 7pm – 8pm

Stadium Drive Office (lower level)

You'll learn more about:

- How risky are stocks in the long run?
- A history of financial crises – and recoveries
- Recent events leading up to the current crisis
- Reacting to the crisis

There is no cost for this seminar. Space is limited, so please call Micki Florinchi at 269.488.1776 to reserve your seat.

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)

## Free Home Buyers Seminar

March 3rd, 2009 (Tuesday)

6:00pm – 7:30pm

Stadium Drive Office (lower level)

Find out how you can benefit from today's home buying market. Rates have never been lower, with prices of homes rock-bottom. At this timely seminar, you'll learn more about:

- Buying a home in current market conditions
- What lenders are looking for during the home buying process
- Why you should consider buying a home now

Attend this free home buying seminar!

Please RSVP to Lindsey Romano at 800.991.2221, ext. 1316.

## Last Call! Dollars for Scholars Entries

Due February 28, 2009

The deadline for Dollars For Scholars applications is **Saturday, February 28, 2009**. It's easy to apply. Simply have that aspiring student in your family go online at [www.consumerscu.org](http://www.consumerscu.org) for the application, or stop into any credit union office.



## Holiday Closing

Presidents' Day

Monday, February 16, 2009

*Staff will be participating in a full-day training event.*

## Don't Be Caught Short Next Christmas.

Open A Christmas Savings Account!

- Earn a great rate
- Save consistently all year long
- Automatic paycheck deductions
- No credit card bills to start the year
- Less stressful holiday shopping

Call our Member Service Center at 800.991.2221 to open your Christmas savings account.

## Earn MORE with our Money Market Accounts

At Consumers, consider these versatile Money Market options:

\$2,500 - \$9,999	0.75% APY*
\$10,000 - \$24,999	1.20% APY*
\$25,000 - \$49,999	1.40% APY*
\$50,000 - \$99,999	2.02% APY*
\$100,000 - \$249,999	2.25% APY*
\$250,000 +	2.50% APY*

\* APY = Annual Percentage Yield. Rates effective February 1, 2009 and subject to change. Interest is compounded daily and credited monthly based on your average daily balance. An active checking is required.