

New Business Services Saving Members Money!

As a Consumers business member, you can take advantage of our new Interest Checking Account, Business Debit Card, and Platinum Visa.

Free Interest Checking

Our new business checking earns interest and is free with just a \$10,000 balance. Tiered rates make it easy for you to earn the most for your money, without confusing sweep accounts. You'll also receive a free business debit card (with dual name lines), unlimited free ACH credits, 100 free debits per month and up to \$1,500 cash deposited per day.

Free Business Platinum Visa

With credit limits of up to \$50,000, a Business Platinum Visa will come in handy for expenses, traveling and entertainment. You'll also save money with no annual fee, a 25-day grace period, and convenient online payments. To make transactions easier, you'll have dual name lines. And you'll earn points every time you use your card – which can be redeemed for gifts or travel.

Call Business Services Manager, Scott Dobson, for your free consultation at 800.991.2221, ext. 1741.

New Online Bill Pay Is Easier Than Ever

Enjoy the convenience of our new, easy-to-use online Bill Pay! You'll save time, money and stamps, plus you can:

- Schedule payments up to one year in advance
- Make variable and recurring payments
- Have payments deducted from your account **on the day** your bill is due
- Choose from multiple checking accounts to make payments
- Receive bills electronically with eBills, along with e-mail notification
- Schedule alerts for bill pay reminders

If you've already been paying your bills online; why not receive them online, with eBills? eBills contain the same information as paper bills, except they're more convenient and better for the environment. To activate, simply click on the "sign-up" icon to the left of the bill name, in the payment center.

With new Bill Pay, online banking is easier than ever!

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	1.50% APY*
\$50,000 - \$99,999	2.00% APY*
\$100,000 - \$249,999	2.50% APY*
\$250,000 +	3.05% APY*

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



Holiday Closing

Independence Day
Friday, July 4

Labor Day
Monday, September 1

ConsumersTimes

CREDIT UNION

July 2008

www.consumerscu.org

"Can you help us reduce
our closing costs?"



We'll save you **\$250.**

Bring this into any Consumers office location and **save \$250** off your mortgage closing costs.*



*Offer good for Consumers Credit Union mortgages only. Offer limited to one per household with active checking. Offer good for a limited time only. CCU 1354



consumers
credit union

You ask. We act.

www.consumerscu.org

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)

5960 South Westnedge Avenue
Portage, MI 49002-1459
(At Milham Road)

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

PHONE CENTER HOURS

Monday – Friday 8 a.m. – 7 p.m.
Saturday 9 a.m. – 3 p.m.

WORLD WIDE WEB

www.consumerscu.org

E-MAIL

cunonline@consumerscu.org

Much To Be Thankful For

By Kit Snyder, President



We're bombarded with bad news every day: the economy, a fallen housing market, escalating gas prices, hurricanes, tornadoes, and, of course, the war in Iraq. It's a time of uncertainty – but someone once told me if you think positively, that's half the battle. At Consumers, we have much to be thankful for, with many positive, feel-good things happening to us.

Your contributions gave us a record-setting month in May, with 510 new accounts; mortgages totaling \$3.8 million; business loans of \$1.4 million; and assets exceeding \$266 million. Earned income was the highest in our history, allowing us to raise CD rates in a declining interest rate environment.

Many in the U.S. have suffered from the home foreclosure crisis, but we've protected our members with sound lending practices and exceptional service, and few have experienced foreclosure. And by achieving greater overall efficiencies in our Mortgage Department, we've been able to lower mortgage rates by 1/8 percent.

During my Consumers career I've witnessed many transformations – new offices, new charters, new market areas and more. Perhaps the most exciting change is the growth and development of our staff; while many have contributed to the success of the credit union, this year we have three employees celebrating 10 years of service.

Stephanie Gustin

Accountant

Stephanie began her career with us as an accounting clerk. She went back to school at WMU while working full time, received her Bachelors Degree in Accounting, and is now our accountant, credit and debit card expert. Stephanie handles a great deal of responsibility, completes a tremendous amount of work, and is a great team player.



Stephanie Gustin

Kristie Kioshi

Manager of Employee Relations

Kristie began her career at Consumers as my executive assistant. She continued developing her skills, and flourished in the area of employee relations. In 2004, she became Manager of Employee Relations, responsible for recruitment, benefits and all areas of employee care. She is also responsible for an exceptional employee training program.



Kristie Kioshi

Cindy Wesler

Loan Officer/Member Services Representative

Cindy is a veteran loan officer and member service expert. She started as a teller at our Centre Avenue Office, and as her skills grew, became a loan officer in our Phone Center. Cindy enjoys making a difference in our members' lives, and her ability to exceed member expectations has paved the way for many success stories.



Cindy Wesler

Thank you Stephanie, Kristie and Cindy. I salute your willingness to try new ideas, embrace change, and your fortitude in raising the bar on your accomplishments.

Meet Our Dollars for Scholars Winners

Consumers Credit Union has awarded scholarships to four graduating high school seniors: Zachary Button, Ryan Karnemaat, Stephanie Marie Smith and Jessica Sonnenberg. Each student received a \$1,000 scholarship, which can be used toward college tuition or other related expenses.



Zachary Button



Ryan Karnemaat



Jessica Sonnenberg



Stephanie Marie Smith

Zachary Button, a graduate of Loy Norrix, will be attending Kalamazoo College, and plans to major in engineering and management; Ryan Karnemaat, a graduate of Portage Central, will be attending Rose-Hulman Institute of Technology, and plans to major in mathematics and physics; Stephanie Marie Smith, a graduate of South Haven High School, will be attending WMU, and plans to major in nursing; Jessica Sonnenberg, also a graduate of South Haven High School, will be attending Kalamazoo Valley Community College, followed by WMU, and plans to become a Physician's Assistant.

Consumers employees help raise scholarship funds by participating in casual dress Fridays. Additionally, all revenue from our cash machines is donated to the fund and channeled back into the community. We congratulate these outstanding students and wish them much success in their future endeavors.

Enjoy Access to 25,000 FREE ATMs, plus earn money on your deposits.

You told us that wherever you traveled, you wanted access to free ATMs. So we acted. In a big way. You can tap into 25,000 free ATMs coast-to-coast, including more than 100 in West Michigan alone.

Just use your Consumers Checking Account and Debit Card. And if you take advantage of our Interest Checking program, you'll be earning money every day on your balance.

Interest Checking Benefits

- Unlimited free access to 25,000 ATMs.
- Free Checks for LIFE (one box per year).
- Convenient, 24-hour PC Banking access.
- Free Bill Pay.
- Great rates based on balance – up to **1.50% APY***.

* APY = Annual Percentage Yield. Rate effective July 1, 2008, and subject to change. Daily interest is compounded monthly. If the balance falls below \$1,000 on any given day in the month, the account will incur a \$10 fee. If the account is closed before mid-month, no interest will be earned on the account.

Meet Duane Hoxie, Consumers New Mortgage Advisor

We're pleased to announce that Duane Hoxie has joined our team as Mortgage Advisor. Duane has 20 years of experience in the mortgage industry, including five years as a Loan Broker for Clark Financial Group. He began his career at Independent Bank as a Branch Manager, gained experience in all phases of the mortgage process, including an emphasis in construction loans. Commented Duane, "I look forward to helping our members reach their dreams of home ownership and assisting with all phases of their mortgage." Duane is a graduate of WMU and lives in Three Rivers with his wife and three children.



Duane Hoxie

Consumers Credit Union is a Winner!



For the fourth consecutive year, Consumers Credit Union has been selected as one of *West Michigan's 101 Best And Brightest Companies To Work For*. Upon being nominated, Consumers completed an extensive questionnaire and employees were randomly surveyed about their work environment.

According to Jennifer Kluge, Executive Vice President for the MBPA, "The 101 Best and Brightest Companies To Work For awards competition provides the business community with the opportunity to gain recognition, showcase their best practices and demonstrate why each of them would be an ideal place for employees to work."

Consumers also earned a **special award** in the category of Recognition and Retention. The committee looked for superior employee programs, services, and solutions for employees, while keeping employees motivated.

Congratulations to all Consumers employees for making us one of West Michigan's 101 Best And Brightest Companies To Work For.

