

**This is the car loan
you can't pass up.**

**Car loans as low as
2.99%^{APR*}**

- 2.99% APR* new car loans
- Great rates on used car loans
- Auto loan refinance

Apply at any Consumers
office or online at
www.consumerscu.org



consumers
credit union
You ask. We act.
www.consumerscu.org

* APR = Annual Percentage Rate. Offer available for a limited time only and subject to change. 2.99% 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.



Skip a Loan Payment and Slide into more Summer Fun!



Slide into summer with a little extra cash – sign up for our summer skip-a-pay. For a small fee, you can choose to skip one loan payment in June, July, or August.

Simply complete the coupon below and return it to any office or drop it in the mail. You can also sign up online at www.consumerscu.org.

Skip-a-Loan-Payment Coupon Cut out for a great summer with extra cash.

Name _____ Account number _____ Phone number _____

Type of loan _____ Next due date _____ Amount of usual payment _____

Month you would like to skip (choose one) June July August

My usual payment is \$500 or greater; please add \$50 fee to loan balance.

My usual payment is less than \$500; please add \$35 fee to loan balance.

Signature _____

Log onto Online Banking and click the "Skip a Loan Payment" button, call 800.991.2221, mail coupon to Consumers Credit Union, PO Box 525, Oshtemo, MI 49077-0525, or stop into any one of our convenient offices to take advantage of this program.

Offer only available on vehicle and RV loans currently financed with Consumers Credit Union and in good standing; 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.

Meet John Marshall

Downtown Kalamazoo Office Manager

John Marshall has been promoted to Office Manager for Consumers' new downtown Kalamazoo location, at 125 South Kalamazoo Mall.

John joined the Consumers staff in 2009, and previously held the positions of Loan Officer in the Gull Road office, and Member Service Representative at both Gull Road and the Member Service Center. Prior to Consumers, he worked as a Personal Banker with Chase Bank and as an Investment Representative with New York Life.



A former Kalamazoo Valley Community College and Western Michigan University student, John's studies in Art and English provide an open outlook as he seeks to generate new downtown business and engage current businesses.

John also embraces the challenge of sculpting a new downtown office. Although a unique approach will be used, he intends to maintain and enhance the superior service, products, and overall banking experience members expect.

"I've worked in customer service most of my career, but I especially enjoy serving the members of Consumers Credit Union," says John. "I look forward to the opportunity to bring that service to the downtown Kalamazoo area."

Raised in Plainwell, John has spent his adult years in Kalamazoo and Portage with his wife and two daughters. An avid triathlete, he has been a member of the USAT (USA Triathlon) since 2007. John has completed the Ironman Florida triathlon, the Steelhead Half Ironman, and several marathons. He also serves as a youth soccer coach. John and his family enjoy their vacations camping, especially in Ludington, Michigan.



Investment Services

One of the most important benefits we offer

For a no-obligation consultation, call GR Young at 269.488.1800.

- 401(k), 403(b)
- IRAs
- Rollovers
- Retirement Planning



*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)

New Downtown Kalamazoo Office Is Now Open!



Consumers Credit Union has opened its 13th West Michigan location, at 125 South Kalamazoo Mall, in the heart of downtown Kalamazoo. The location, with convenient proximity to the Radisson and a plethora of other downtown businesses, is full service offering downtown businesses, its workforce, and all of our members yet another way to open or access accounts.

The new Kalamazoo Mall location features 3,000 square feet and the best in banking technology for you, including a full service lobby with ATM, an online banking center, full-service tellers, and a loan and member service area.

Local history has also been renovated and restored – with many layers of interior wall removed to reveal the original brick from 1899 (the year the three-story Gilmore Brothers Building was constructed.) The office combines an ambience of history and architecture along with modern advantages, creating a unique banking experience for you.

Other feel-good features you'll enjoy are a free coffee bar; children's play area; and free wireless internet access, blending current-day convenience with old world charm. Stop in and say hi to the downtown staff today, and investigate this new and unique service location.

Welcome VoiceAccess!

VoiceAccess, our new telephone banking product, will save you time and make your telephone banking quicker and easier. Try it today by calling 800.991.2221, and selecting option 2.

A key benefit of VoiceAccess is its ease of use and the ability to access the system by entering a **significantly shortened account number**.

Other benefits include:

- Versatile voice recognition and Spanish language capability.
- Easy transfers between **two different** member accounts.
- Convenient payment options for credit cards.

Thank you for your patience in waiting for this new and improved telephone banking product. Try it today and let us know how you like it.

Holiday Closings

Independence Day

Monday, July 5, 2010