

## **Confidence is key. Trust your mortgage to America's #1 credit union.\***

- New mortgages
- Refinancing
- Local decision making
- Local servicing for the life of the loan



**consumers**  
credit union

You ask. We act.

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



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

## Meet Kathi Vlachos

### Mortgage Manager

Welcome Kathi Vlachos, who has joined our service team as Mortgage Manager. Most recently, she served as district manager for GMAC Mortgage and was a mortgage manager for Comerica Bank (establishing the bank's mortgage department in 1988).

Kathi loves working with our members and being part of Consumers Credit Union, she added, "Mortgages are my passion. I've been in the business 26 years and would not dream of doing anything else!"

A member of the Kalamazoo Area Board of Realtors, Kathi enjoys growing and adapting to the ever-changing mortgage industry. At home in Portage, she enjoys being a 'swim mom' and spending time with family and friends.



## When do you need to move on your IRA? Now!

The clock is ticking and the deadline (April 15th) for making your IRA contribution for the 2008 tax season is coming soon. Every day you wait could be costing you money. That's because IRAs accumulate on a tax-deferred basis. By making your contribution sooner rather than later, you're giving your money more time to grow.

You can contribute up to \$5,000 to an IRA for the 2008 tax year, offering one of the best ways for you to accumulate tax-deferred retirement savings. For more information about IRAs, call our Member Service Center at 800.991.2221.

## Free Interest Checking For Business Members

As a business member, you'll save time and money with a full range of business products, including free Business Interest Checking.

You'll earn interest and pay no fees with just a \$10,000 balance. Tiered rates make it easy for you to earn more 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.

To open your account, call our Member Service Center at 800.991.2221.



## 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 a low-cost auto loan from Consumers.

## Bill Pay Is So Easy . . . . (Well, you get the idea)

You'll save time and money with free bill pay. More versatile features make it easy for you to pay bills – on your terms!

- Schedule payments up to one year in advance
- Make variable and recurring payments
- Easy-to-use calendar tool for scheduling payments
- Choose from multiple checking accounts to make payments
- Receive bills electronically with eBills, along with e-mail notification
- Alerts to remind you when a payment is due

Try it today, and see just how easy it is!



## New and Expanded Hours! You Ask. We Act.

You told us you needed a more convenient time to do your banking. And we listened. Check out these new and expanded hours.

All Offices (excluding Westnedge and West Shore):

### Lobby and Drive-Thru

|                    |                  |
|--------------------|------------------|
| Monday – Wednesday | 9:00am – 5:30pm  |
| Thursday – Friday  | 9:00am – 6:00pm  |
| Saturday           | 9:00am – 12:00pm |

### Member Service Center

|                 |                 |
|-----------------|-----------------|
| Monday – Friday | 8:00am – 7:00pm |
| Saturday        | 9:00am – 3:00pm |

### Westnedge

|                 |                  |
|-----------------|------------------|
| Monday – Friday | 10:00am – 7:00pm |
| Saturday        | 9:00am – 1:00pm  |

### West Shore

|                 |                  |
|-----------------|------------------|
| Monday – Friday | 10:00am – 7:00pm |
| Saturday        | 9:00am – 3:00pm  |