

Consumers strength and security earns #1 rating.

In today's economy, isn't it good to know you're a member of America's Top-Rated Credit Union?

While many banks and financial institutions are going through challenging times, Consumers Credit Union is stronger than ever. And that means your accounts are in good hands, indeed.

In receiving the #1 Ranking for Overall Performance from the Raddon Financial Group, Consumers outperformed all other participating credit unions (over 470 nationwide).

Our #1 ranking combines scores from several factors, such as return on assets, income, efficiency and growth. It's widely used by our industry to determine the overall health of a credit union.

"This achievement is an honor and direct reflection of our organization . . . from sound financial practices, to caring employees, and especially to our great members who do business with us every day," said CEO Kit Snyder.

Whether you opened your first checking account with us, received a mortgage or let us help with your retirement planning, we've always been here for you. Rest easy knowing loans are made with sound lending principles, and savings are safe with the strongest insurance coverage possible through the NCUA. If you have questions during these volatile times, please don't hesitate to stop in and see us.

Financial Strength. Member Security.

- **Assets.** \$275 million strong – enabling us to provide more services for you.
- **Reserves.** \$30 million set aside to withstand potential losses or meet future needs – protecting your stake in the credit union.
- **High Earnings.** \$4.3 million to date means better rates for you on savings and loans.
- **Low Loan Losses.** 0.54%, one of the lowest in the nation – preserving our ability to provide you with great loan services and great loan rates.
- **No Subprime Mortgages.** Never had them, never will. This is key in preventing loan losses, with the savings passed on to you.
- **NCUA Insurance.** Deposits are federally insured up to \$250,000 by the NCUA (\$500,000 for joint accounts), with an additional \$250,000 of coverage for IRA deposits. Rest easy knowing your savings are safe and secure.

Feel Completely Confident. In our 57-year history, prudent financial decisions have kept us strong and growing. Even in turbulent times, you can feel confident your money is safe and secure at Consumers Credit Union.



consumers

credit union

You ask. We act.

www.consumerscu.org

What you need to know about Bear Markets

A Message from Consumers Investment Services

What is a bear market? A bear market is defined as a decline of 20% or more from a market high. When a downturn begins, it initially affects one part of the market, and gradually, the losses spread widely to related industries and then even to strong companies. The most recent example prior to the current bear market was the internet-inspired bubble which began in 2000 and ended in 2002.

What caused the 2008 bear market? The current bear market is, in large part, a result of the housing bubble, which was fueled by easy-to-obtain subprime mortgages, lax regulation of mortgage brokers and housing speculation. (Consumers Credit Union has never participated in the subprime mortgage market.)

How long do bear markets last? We still don't know how long this bear market will last. Since 1900, a bear market has occurred once every 3 ½ years on average and has lasted about 329 days.

What to do? Past market declines have taught us important lessons about bear markets.

1. Don't try to jump in and out of the market.

Successful market timing during a bear market is extremely difficult because it requires two near-perfect actions – getting out at the right time and getting back in at the right time.

- 2. Stay calm and meet with your financial advisor.** It can be helpful during a bear market to take another look at your investment goals, time horizon, risk tolerance and financial circumstances.
- 3. Maintain a diversified investment portfolio.** In any type of market, you can spread your risk by selecting a mix of mutual funds that invest in stocks, bonds and money market instruments.
- 4. Invest regularly every month or quarter in bear or bull markets.** Regular investing, also known as dollar cost averaging, encourages discipline and is an important strategy for taking the emotion out of investing. Although it doesn't guarantee a profit or protect against loss, regular investing is one way to take advantage of a bear market.

Still have questions or need more direction? Schedule a complimentary appointment with one of our financial advisors at Consumers Credit Union by calling Micki at 269-488-1776

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)

Prepaid Visa Gift Cards

Are They on Your Holiday Shopping List?

Our Prepaid Visa Gift Cards make the perfect holiday gift! The cards are welcome at most retailers – use them around town, at restaurants, or while shopping. The cards are also great for teens, personal or business travel and are the perfect gift for any occasion.

You can purchase gift cards in our lobbies or online at www.consumerscu.org. When purchasing online, you can personalize your gift card with the recipient's name and a message.

Prepaid Visa Gift Cards offer protection and security features. So unlike cash or other merchant gift cards, your gift card can be replaced if lost or stolen. Additionally, the card is covered by Visa's zero liability policy. This protects you and the cardholder from fraudulent use of a lost or stolen card.

Gift cards offer flexible, prepaid amounts ranging from **\$20 to \$500** and any whole dollar amount in between. A variety of card selections are available for you to purchase for only \$4.95 each. Stop into any office today to purchase your Prepaid Visa Gift Card!

Skip-A-Loan-Payment!

Name _____ Account number _____ Phone number _____

Type of loan _____ Balance _____ Rate _____

Next due date _____ Amount of usual payment _____

Month you would like to skip (choose one) November December January

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 _____

Joint signature _____

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.

Mail this coupon: Consumers Credit Union, P.O. Box 525, Oshtemo, MI 49077-0525

Can't stop in and see us?

Get help by phone, fax or email from our Member Service Center

- Review your product mix – Our financial experts can review your financial needs with you right over the phone, to ensure you have the right services for your changing needs.
- Get help with Bill Pay & PC Banking – We can get you set up to pay your bills online, and walk you through any questions you have about our online services. You'll save time and money.
- Open new accounts – We can help you add to your current package of services; open a Checking Account, CD, Money Market, Christmas Savings Account (and more), without ever leaving home.
- Apply for loans – You can apply for any type of loan, including your next mortgage, online, by phone or fax. Our goal is to provide same-day approval for most all loan requests.

Phone: 800.991.2221
269.345.7804

Fax: 269.345.1648

Email: cuonline@consumerscu.org

Hours: Monday-Friday 8am-7pm
Saturday 9am-3pm

Holiday Schedule

Thanksgiving

Closed: Thursday, November 27, 2008

Open: Friday, November 28, 2008

9:00 a.m. - 1:00 p.m.

Christmas

Open: Wednesday, December 24, 2008

9:00 a.m. - 1:00 p.m.

Closed: Thursday, December 25, 2008

New Year's

Open: Wednesday, December 31, 2008

9:00 a.m. - 1:00 p.m.

Closed: Thursday, January 1, 2009

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	1.75% APY*
\$50,000 - \$99,999	2.25% APY*
\$100,000 - \$249,999	2.75% APY*
\$250,000 +	3.25% APY*

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