



consumers credit union

together since 1951

mi.consumers

mi.consumers [my kuh-n-soo-mers]:

1 The credit union where it's all about you. 2
Local, loyal, and alive!

Generation Y is growing up. They're going off to college. They're getting their first job. They're renting their first apartment or buying their first house. Who is Generation Y? Roughly defined, they're 18-25 year-olds.

GenYers are a unique generation. They've grown up with computers, cell phones, and MP3 players – and they are accustomed to the instant gratification of the internet. They're comfortable with the transparency of social media. They value social currency and community involvement. They're smart, savvy, and engaged.

The expectations of this huge generation (almost 20 million more than the Baby Boomers, the hugely influential post-WWII population boom) are changing the way we look at banking.

As we maintain our commitment to the highest level of member service, we're expanding our horizons to include greater commitment to the needs of GenY – including electronic banking technology and security, while offering the best possible service both in and outside of the office.

We're dedicating ourselves to providing educational opportunities for young adults to learn about banking, budgeting, and credit. And we're thinking outside the box to make banking more fun and empowering, finding new ways to reward our members.

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Love Your Car But Hate Your Payment?

Are you paying too much for your car because you paid too much for your loan? Loan rates fluctuate and not everyone can time their auto purchase to coincide with the best rates. That's why refinancing your vehicle loan from another institution makes sense.

You don't have to be stuck with the loan you got when you bought the car. Vehicle loan rates are the lowest they've been in years, and you can still benefit when you refinance your loan from another institution with us. Refinancing allows you to:

- lower your rate
- lower your payment
- shorten your term
- save on interest charges

You can refinance a loan for a car you bought yesterday or a truck you bought a year ago. And, the process is simple. A quick application is all it takes to save some money. A couple of minutes of your time could net you hundreds or thousands of saved dollars in your pocket.

Give us a call today and let's see what we can save you on a loan you have elsewhere!

Understanding Your Medicare Options

New earlier deadline for the Medicare Annual Election Period: October 15-December 7, 2011

We're working with the Marvin Okun Insurance Agency to present this timely and informative seminar, Understanding Your Medicare Options, which explains the complicated choices faced by seniors or children assisting their aging parents.

There will be a 45-minute informational session presented by a licensed health insurance agent familiar with Medicare programs, followed by a 45-minute Q&A session. Information will be provided on the choices Medicare provides and ways coverage can be supplemented.

Please join us for one of the following sessions at our Stadium Drive location, 7040 Stadium Drive (at 8th Street), Kalamazoo.

- Wednesday, October 5, 2011 6:00pm-7:30pm**
- Thursday, October 6, 2011 1:30pm-3:00pm**
- Wednesday, October 19, 2011 6:00pm-7:30pm**
- Thursday, October 20, 2011 1:30pm-3:00pm**
- Wednesday, November 16, 2011 6:00pm-7:30pm**

Space is limited, so please RSVP today by calling **800.991.2221**, or visiting www.consumerscu.org/seminars.

This event is only for educational purposes and no plan specific benefits or details will be shared.



Dollars for Scholars Entries

Due March 1, 2012

The deadline for Dollars for Scholars applications is **March 1, 2012**. You or that aspiring student in your family can apply online at www.consumerscu.org or request an application at any credit union office.

We'll be awarding five \$2,000 scholarships in 2012.

Applicants must be full-time high school students and active Consumers Credit Union members. Students will be evaluated with equal emphasis on academic achievement, community service, and essay content. Scholarship funds are raised by Consumers' employees during casual dress Fridays and the revenue generated by our lobby coin machines. Good luck students!



New Saturday Hours for the Member Service Center

Beginning **October 15th**, the Member Service Center will be available to serve our members by phone from 9am till 1pm. For 24/7 access, remember all of your other full service options: Online Banking, VoiceAccess, and a network of free ATMs.

Christmas savings available

On **November 1, 2011**, your Christmas savings will be transferred to your designated Consumers account. For earlier access, you can transfer funds now, electronically, using Online Banking or VoiceAccess.

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Visit the new micro site, mi.consumerscu.org, or stop by an office to learn more about the mi.consumers movement. For a limited time, members enrolling into the program will receive a free t-shirt*. And, all members can request the newly-designed, mi.consumers-inspired debit card from any office location.

*While supplies last.

Protect Yourself with These Card Security Tips

Retailers are hoping for a robust holiday shopping season this year and have already stocked their shelves with plenty of holiday items. Consider these tips when you start shopping to keep you and your financial information safe and secure.

Credit Cards:

Credit cards offer double protection when you shop. If lost or stolen, you're protected by liability limits against fraudulent use when you report the mishap immediately. Additionally, credit card companies will often extend the warranty on anything you purchase with the card, giving you added protection—very handy with appliances and electronics. Only carry the cards you know you are going to use that day to limit your exposure.

Debit Cards:

If you use your debit card to withdraw cash at an ATM, always check your surroundings first. Cover the keypad when entering your PIN and take the receipt. When you use your debit card at the checkout, choose the "credit" option. You will get the additional protection of the issuer, as well as protecting your PIN from possible theft.

For both cards, ALWAYS sign the back. Not every cashier might ask for verification or proof, but at least if your card is lost or stolen, the thief can't sign it themselves and prove the signature.



International Credit Union Day, October 20, 2011

"Credit Unions Build a Better World"

Believe it. You are part of something special. As a member of Consumers Credit Union, you are part of a worldwide cooperative movement that works to improve the lives of individuals, families, and communities and has done so for over 100 years. Unlike other financial institutions, we operate democratically with equal ownership; we are not-for-profit; and, in an effort to build a better world, we support our members and our community with the philosophy of "people helping people."

October 20, 2011, is International Credit Union Day. Celebrate with us all week long with refreshments in our branch offices, a kids coloring contest, and a special drawing for a **\$100 Grocery Gift Card*** (everyone who provides their email address or verifies their current one on file will be entered into the drawing.) And if you bring a non-perishable food item in our office for our **Better World Food Drive**, you'll receive a **free reusable grocery tote!** (Offer good one per member. While quantities last.) We'll join with 186 million other members at 49,000 credit unions around the world in 97 countries to spread the word about the great benefits and cooperative spirit of credit union membership.

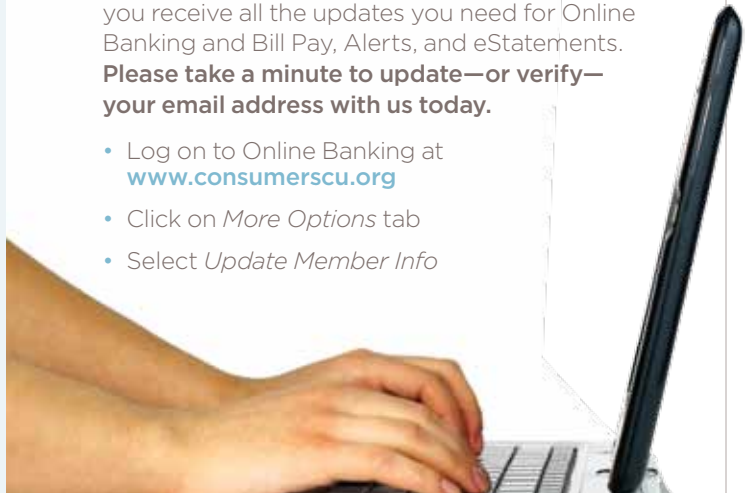
* Last day for entry is Saturday, October 22, 2011. Drawing for Gift Card (grand prize) is open to legal US residents residing in any of the 50 United States, and 18 years of age or older. Drawing will take place on Wednesday, October 26, 2011. Odds of winning depend on number of emails verified and/or received as means of entry. Alternative means for entry also available at www.consumerscu.org/grocerygiftcard. No purchase, payment, or banking relationship necessary. Offer subject to change without notice.

And so it begins . . .

This time of year gets busy for most people. School is back in full swing. Fall sports schedules are loaded. And, holiday shopping and preparations have started. Don't let the important things get lost in the shuffle. Keep your accounts running smoothly and ensure that you receive all the updates you need for Online Banking and Bill Pay, Alerts, and eStatements.

Please take a minute to update—or verify—your email address with us today.

- Log on to Online Banking at www.consumerscu.org
- Click on *More Options* tab
- Select *Update Member Info*



Meet Cindy Powell

Senior Teller, Downtown Office

Cindy Powell is celebrating 17 years of service at Consumers Credit Union. Congratulations Cindy on a job well done!

Having spent time at just about every office, Cindy has had the unique opportunity to personally know and serve hundreds of members. She is a favorite among members and staff alike - with many members visiting the downtown office simply because she is there.

"People respond to Cindy because she can talk to anyone about anything, she remembers details about their lives, and provides exceptional member service every single day," says John Marshall, her supervisor and manager of the downtown office.

Cindy's primary duties include helping members with teller transactions and asking questions to ensure their financial needs are served. While she also helps the office run smoothly by coordinating all back-office duties, she says, "My top priority is to provide outstanding service to our membership, and to grow both personally and professionally with Consumers."

Cindy has been part of the credit union industry for 25 years, starting as a teller at Educational and Associates Credit Union in Port Huron, Michigan. She moved to Kalamazoo in 1994 which launched her storied career at Consumers. Over the years, Cindy has served members in the capacity of Teller, Member Service Representative, and now, Senior Teller.

Cindy grew up on the east side of the state, with much of her education being "hands-on" in her various credit union roles. She has also received certification in several areas through the Michigan Credit Union League's STAR program.

She acknowledges that most of her success is in the ability to get to know her members, believing with a passion that Consumers is the absolute best place to bank, adding, "We provide members with a very personal banking experience."

Happily married to her husband Jim, Cindy enjoys spending time with her four grown children and nine grandchildren. She is also an avid reader, and participates annually in the American Cancer Society's Relay for Life and Oshtemo Sunburst 5k Run.



Stay Energy Smart with Michigan Saves

Consumers Credit Union is a proud participant in the Michigan Saves loan program. Michigan Saves is a nonprofit organization that offers financing programs to homeowners of all income levels who want to make energy-saving improvements. The Michigan Saves website makes it easy to find an authorized contractor who will assess your needs and help you choose the right improvement projects that make sense for your home. The contractor will also provide an estimate and walk you through the financing process. You'll apply for the loan directly through the contractor, but tell them you want your loan from your credit union—Consumers Credit Union. Once you complete the application, you'll receive a decision within minutes.

For more information, visit www.MichiganSaves.org



Consumers Credit Union will be CLOSED the following holidays. Remember that you have 24/7 access to your accounts through Online Banking, VoiceAccess, Mobile Banking, and our network of free ATMs.

HOLIDAY CLOSINGS

Thanksgiving | Closed: Thursday, 11.24.2011 Open: Friday, 11.25.2011, 9am till 1pm

Christmas | Closed: Monday, 12.26.2011 **New Years** | Closed: Monday, 1.2.2012

13 FULL-SERVICE LOCATIONS TO SERVE YOU

For a complete listing of office locations and hours visit www.consumerscu.org/locations or call **800.991.2221**.

Corporate Headquarters

7040 Stadium Drive
PO Box 525
Oshtemo, MI 49077-0525

Toll-Free

800.991.2221

VoiceAccess

800.991.2221

Member Service Center Extended Hours

Monday-Friday
8:00am - 7:00pm

Saturday
9:00am - 1:00pm
Starting Oct. 15

*Additional hours
vary by location*

Web Site

www.consumerscu.org
mi.consumerscu.org

E-mail

cuonline@consumerscu.org

Mobile Banking

mobile.consumerscu.org

