

Low, low rates. These cards are making a splash.



Consolidate your credit card debt with a 2.99%* balance transfer rate.



2.99% APR*

- **Platinum Visa or Gold MasterCard**
- **FREE balance transfers**
- **No annual fee**
- **Easy online payments**

**Apply online, or at any
Consumers location.**


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

* APR = Annual Percentage Rate. 2.99% APR available for balance transfers made August 1 through October 31, 2010. The 2.99% balance transfer rate is good for 6 billing periods from the date of the first balance transfer. After this date, unpaid balances revert to your regular card rate which may vary and is based on credit history, term, and other risk factors. Balance transfers made by phone will be processed as cash transactions and will begin incurring finance charges immediately. Current Consumers credit card balances not eligible for the promotion. Rewards points not awarded for transferred balances. For more details, please refer to the credit card agreement accompanying your card. The regular Annual Percentage Rate (APR) you pay is based on a periodic review of your account and credit history. Please refer to your Truth-In-Lending Statement.



Meet Steve Owens, Vice President of Lending

Steve Owens has been promoted to Vice President of Lending for Consumers Credit Union. Steve will be responsible for the direction and development of the credit union's lending services and has already been instrumental in establishing the SBA Loan Program at Consumers. His continued focus will be on building strong member relationships through a foundation built on superior service.



Steve's responsibilities include management oversight of three major areas: mortgages, business services, and collections. He enjoys working with his staff and serving our members, while emphasizing a high level of member satisfaction. Prior to his promotion, Steve was our V.P. of Business Services.

"I am honored to serve our members and strive to improve their financial well-being," says Steve. "I believe in continuing to build upon our strong foundation of quality service to our members."

An experienced leader, manager, and lender, Steve brings 15 years of financial services experience to Consumers, including 13 years at PNC (formerly National City Bank) where he served in various levels of branch management and business banking. In addition, he worked for Bank of America, specializing in business banking and wealth management.

Steve, a Western Michigan University graduate, earned his BA in Business Administration in 1994 and MBA in 2006, and bookends his educational pursuits as a member of the WMU Alumni Association and Phi Chi Theta (a professional business fraternity) alumni. He's also a member of The Risk Management Association and Michigan Credit Union League.

A Kalamazoo resident, Steve is an active member of the National Association of Eagle Scouts. He also serves on the board of the Van Buren County United Way and is a member of the Knights of Columbus of St. Catherine of Siena. He enjoys spending time with his wife and three daughters, playing sports, and spending time outdoors whenever he can. Steve also coaches the Mattawan Girls' Little League team.

SBA Loans Give Your Business That Competitive Advantage

Consumers Credit Union rounds out its list of business services with new SBA (Small Business Administration) Loans for members. SBA loans offer a competitively priced option for a variety of purposes and give broader flexibility in how we can serve your business lending needs.

SBA loans are sponsored by the federal government, enabling us to provide more options and greater planning resources for you. In essence, they are a "guaranteed loan" – guaranteed up to 80% by the SBA – which reduces our risk and gives financing alternatives to members who otherwise might be unable to obtain the loan at **reasonable terms**.

SBA loans also provide more flexibility in the approval process, and terms can be tailored for your individual needs. Call our Member Service Center at 800.991.2221 to find out how an SBA loan may be the perfect solution for your expanding business or in making improvements to maintain that competitive advantage.



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)

Low Down Payment (FHA) Mortgages Available

An FHA mortgage is perfect for ANYONE without a large down payment for their new home purchase.

Your out-of-pocket investment may be as low as 3.5% of the purchase price and can be gifted from a family member. It's ideal for first time home buyers or ANYONE without the traditional 10% down. Apply today by calling 800.991.2221 or go online at www.consumerscu.org.

Three Easy Ways to Save Money on Your Car Loan!

Take advantage of rates as low as
2.99% APR*

If you buy a new car, you can get financing from Consumers as low as 2.99%! What a great way to save money. It's easy and quick, too.

OR

Bring us a loan from somewhere else and we'll drop your rate by 1%**

Just call our Member Service Center and ask for your **1% car loan discount**. In most cases, your loan will be approved within the hour.

OR

Get Consumers financing right at the dealership!

We offer financing through all of our area dealers. Simply ask for Consumers financing when shopping for your vehicle.

Call us today at 800.991.2221 for your next auto loan.

* 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.

** Offer available for a limited time only and subject to change. 1% discount refinancing promotion good for non-Consumers Credit Union vehicle loans only, 2006 and newer. The minimum APR (Annual Percentage Rate) available is 4.49%. Your rate may vary based on credit history, term, and security offered. This offer cannot be combined with any other offers.

Holiday Closings

**In Observance of Labor Day
Monday, September 6, 2010**