

Kelsey E.,
joined 2013



consumers credit union

together since 1951

It's Been Smooth Sailing

When you buy your first home, you're likely experiencing a mixture of emotions.

GO LIVE WORK PLAY

The excitement you feel as you picture what your life would look like in the homes you tour mixes with the concern that you choose just the right one. After all, you're probably making the biggest purchase of your life so far!

Member Kelsey E. and her husband recently purchased their first home after applying online for a mortgage pre-approval with Consumers. She says, "It was agonizing going up against three other buyers, but our offer won!" Kelsey's convinced that having the pre-approval in hand when presenting their offer played a role in the sellers' decision.

Kelsey also appreciated the personal attention they received throughout the mortgage application process. "Brad emailed me all the time to make sure everything was good. It was reassuring and comforting."

"It's been smooth sailing," she adds. "We're in our new house. It's all setup, and we are so happy!"

Looking for your first—or next—home? Consumers gets you in your home faster and with less stress. Apply online today for pre-approval tomorrow at ConsumersCU.org/Mortgages.



Above Zero° Rates!

17-month CDs & MONEY MARKETS**

Save & win a sunny vacation!***

**Don't forget the 5th Annual
Consumers Sunburst Run
on April 26!**

Choose from the 10K run or 5K run/walk, and bring the kids for the one-mile Family Fun Run. Visit ConsumersSunburst.org.

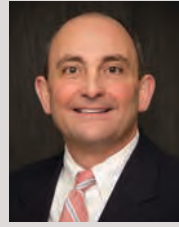
Welcome Our New Board Members!



Kevin McPherson



Kim Shook



Nick Zafer

Please join us in welcoming three new members to our Board of Directors. Kevin McPherson and Kim Shook, both of Mattawan, have joined as Directors. Nick Zafer, of Kalamazoo, has been appointed as Associate Director.

“These three individuals bring a wealth of diverse experience to our board,” says Kit Snyder, President and CEO of Consumers Credit Union. “Each has

strong leadership skills, a proven commitment to the communities we serve, and a passion for the credit union’s mission. We are thrilled to bring them on board and look forward to working together.”

Kevin McPherson is currently a Principal with Rose Street Advisors in Kalamazoo and has been with the agency for over fifteen years. He is a member of the National Association of Health Underwriters and holds an MA from Western Michigan University and a BA from Central Michigan University. Kevin and his wife, Jennifer, have three children.

Kim Shook comes to the board with more than 25 years of experience in technology, process improvement, and management. She is currently Vice President of Operations at BASIC, a third party benefits administration and human resource services company in Portage. She holds a BS from Michigan State University. Kim also serves as Board Secretary of the Equine Experiential Education Association. She and her husband, Todd, founded Bella Terra Acres, which provides experiential programming utilizing miniature horses for counseling, personal growth, and team building.

Nick Zafer has been a member of a credit union his entire life. He looks forward to contributing his more than twenty years of business experience to the Consumers Credit Union board. Since 2009, he has been Owner and General Manager of TeamLogic IT of Kalamazoo. Nick is active in the BNI Leading Edge Chapter, the Computing Technology Industry Association, and Knights of Columbus, in addition to serving on the board of Volunteer Kalamazoo. He holds a Master’s degree from Northwestern University and a Bachelor’s degree from the University of Tulsa. Nick and his wife, Laurie, have one son, Nicholas.

Successfully Transition into Retirement

It’s important to decide how you want your retired life to look. This is your chance to define the next stage in your life. Will you continue working in some regard? Most baby boomers are interested in a rewarding second act. Discover what you’re passionate about and incorporate that into your retirement.

Having a carefully laid out plan may help smooth the transition from working to retiring. With all of the information and products available today, developing a strategy that best suits your individual needs may be daunting. To avoid the headache of trying to tackle this task alone, seek the advice of a trained professional. Your credit union is staffed with experienced financial professionals who may be able to help identify investment goals and develop and implement a well-structured investment plan.

*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. (“CFS”), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: **are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal.** Investment Representatives are registered through CFS. (Consumers Credit Union OR “The credit union”) has contracted with CFS to make non-deposit investment products and services available to credit union members.

Your Financial To-Dos

Consumers Credit Union wants you to find financial success—without the stress. That’s why we’re bringing you our monthly list of financial to-dos. Just complete these tasks to stay on top of your finances all year long.

April: File your taxes (if you haven’t already).

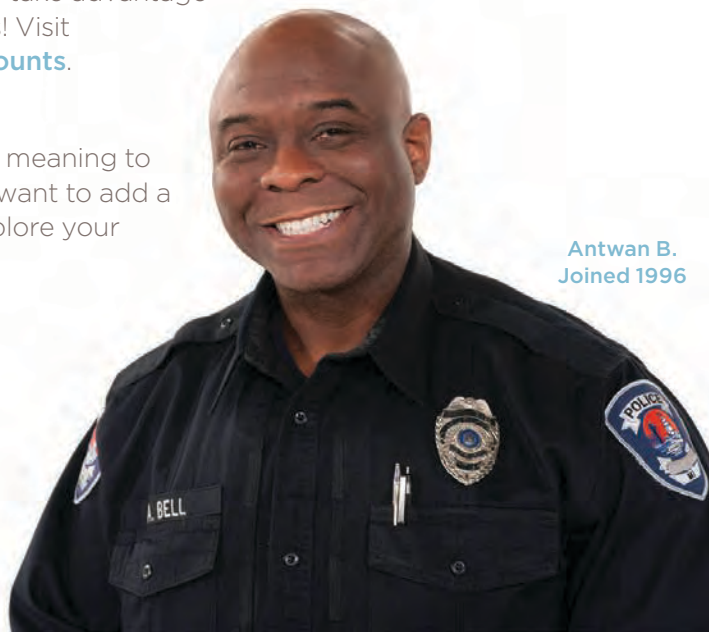
Don’t forget that Consumers members can take advantage of a discount on TurboTax federal products! Visit ConsumersCU.org/MemberBenefits/Discounts.

May: Plan your home maintenance and repairs.

If you need to replace your roof, have been meaning to improve your home’s energy efficiency, or want to add a deck for summer fun, now’s the time to explore your financing options and set your budget.

June: Time for a summer getaway!

If you haven’t already made your vacation plans, keep an eye out for last minute deals—and make sure your car is in shape for your road trip!



Antwan B.
Joined 1996

Two New Grand Rapids Offices to Open in Fall 2014



We are pleased to announce the building of two new Grand Rapids locations in Gaines Township and Cascade. Construction will begin this spring with both offices slated to open this fall. They will feature the latest in banking technology, including touch screen access to financial education and an online and mobile banking center for account access and demos. Additional staff will be hired to serve members in this new market.

“These new offices will allow us to provide more focused service to our Grand Rapids members and continue our strong trajectory of controlled growth,” says Kit Snyder, President and CEO.

South Haven Office to Undergo Renovations

Our South Haven location has been a mainstay for us since 2000. Renovations will include a technology upgrade to provide members with touch screen access to financial education and an updated online and mobile banking center, along with a service area for one-on-one assistance from staff.



Walk MS: Each Step Closer to a World Free of MS



Consumers Credit Union has supported the National Multiple Sclerosis Society's Walk MS for over eleven years. Multiple sclerosis is a chronic, often disabling, disease that attacks the central nervous system and affects over two million Americans. Funds raised in the event support research for a cure and help address the challenges of everyone affected by MS.

This year's Walk MS will be held May 3 and start at the Kalamazoo Institute of Arts. 2014 marks Consumers' sixth year as the Kalamazoo site sponsor.

"We are privileged to continue our long commitment of contribution to the MS society in their mission to provide support, advocacy, and research for those affected by MS," says Jeff Visser, Sales and Service Manager, who chairs our Walk MS Committee.

Last year, our Walk MS team, made up of 13 employees and 19 friends and family members, raised over \$6,000 for the cause.

Join us in supporting Walk MS! To learn more or make a donation, please visit ConsumersCU.org/Information/Charities.



April Events

Apr. 20-26: Credit Union Youth Week – Stop by our offices for kid-friendly fun!

Apr. 22: Earth Day – Watch for a special announcement!

Apr. 26: Free Shred Day – 9 to 11:30 am at the Milwood Office.

Apr. 30: Social Security Seminar – Noon at the Milham Office – RSVP online at ConsumersCU.org/Seminars.

Apr. 30: Retirement Income Planning Seminar – 6 pm at the Milwood Office – RSVP online at ConsumersCU.org/Seminars.

May. 3: Walk MS – Learn more at ConsumersCU.org/Information/Charities.

*APY = Annual Percentage Yield. Rates/APY is accurate as of March 1, 2014. Offer available for a limited time only on CD's with a minimum balance of \$1,000 and maximum of \$250,000. Active Checking with minimum direct deposit of \$400 per month required for 1.00% APY. Rates are subject to change at any time. Maximum investment of \$250,000.00 per household.

**APY = Annual Percentage Yield. Promotional product is available and rates are accurate as of March 1, 2014. Active checking account with a minimum direct deposit of \$400 per month required. Limit one promotional account per household. Rates are subject to change at any time. All Money Market rates are as follows:

Money Market Accounts	APR	APY
\$2,500 to \$9,999	0.15%	0.15%
\$10,000 to \$24,999	0.20%	0.20%
\$25,000 to \$49,999	0.75%	0.75%
\$50,000 to \$99,999	1.00%	1.00%
\$100,000 to \$249,999	0.35%	0.35%
\$250,000 or more	0.40%	0.40%

***Enter to win a \$1,000.00 MasterCard gift card by opening a new Above Zero account with an initial deposit of \$1,000 before April 15, 2014. Limit one entry per member. On April 15, 2014 we will select a winner at random to receive \$1,000 MasterCard gift card. The odds of being selected depend on the total number of eligible entries received. The winner will be notified by email or phone call and will have 30 days to pick up their prize. Employees of Consumers Credit Union and their household members are not eligible to win.

Tell your story:

Success@ConsumersCU.org

Follow our blog:

blog.ConsumersCU.org

HOLIDAY CLOSINGS

Memorial Day | Closed: Monday, 5.26.2014

14 FULL-SERVICE LOCATIONS TO SERVE YOU

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

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Member Service Center Hours

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

Saturday

9:00am - 1:00pm

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