



consumers credit union

together since 1951

## They Pushed Me to Go On

GO  
WORK **LIVE**  
PLAY

Consumers Credit Union's Dollars for Scholars Scholarship Program has been helping student

members achieve their dreams of attending college for over 20 years. More than 70 scholarships have been awarded since the program's inception.

DyLan R. was a senior in high school when he received a Dollars for Scholars scholarship. He graduated from Western Michigan University this past winter. DyLan tells us, "The scholarship came at a time when we didn't exactly have money to send me off to college, because my dad had suffered a heart attack. It really helped with making sure that I could afford school."

With the costs of higher education increasing every year, every bit of financial support helps. According to DyLan, Dollars for Scholars provided more than that. "I'm thankful for the trust Consumers put into me that really pushed me to go on," he says. "Because I was awarded the scholarship, I had more of a sense of responsibility to go on to school to use that properly."

We're proud to offer that support to our young members as they further their education. The tradition continues this year, as we will be awarding 20 scholarships of \$1,000 and an iPad to graduating high school seniors who are Consumers Credit Union members. For more information and to apply, please visit [ConsumersCU.org/DollarsforScholars](http://ConsumersCU.org/DollarsforScholars). Applications are due by March 15.

## Go Red for Women

Consumers Credit Union is a proud sponsor of Go Red for Women, the American Heart Association's national movement to end heart disease in women. While many consider heart disease to primarily affect men, the statistics are equally daunting for women. Currently, 43 million American women are living with cardiovascular disease.

We will be attending the luncheon on February 7 at the Radisson in Downtown Kalamazoo. All money raised at the event goes toward empowering women with the information they need to take control of their health.

Join us at the luncheon! For every attendee who opens a new Consumers checking account, the credit union will donate \$50 to the American Heart Association, in addition to depositing \$50 into the new account. Just bring in the coupon you receive at the event.

For more information and to register, please visit <http://bit.ly/1b8nhCV>.

## Your Consumers Credit Cards—Powered by Our Exclusive MasterCard Guarantee!

Go. Live. Play. Work. Whatever your lifestyle, Consumers has a card ready to help you succeed. Choose from credit cards that help you save money or earn rewards both for your home and business.



In addition to the local, superior service you expect from Consumers, you also benefit from MasterCard's worldwide acceptance and "zero liability" protection for unauthorized purchases. Plus, you get the peace of mind that comes from added security features, including Extended Warranty, Price Protection, and Identity Theft Resolution. Visit [ConsumersCU.org/CardholderBenefits](http://ConsumersCU.org/CardholderBenefits) for details.

And with 24/7 online account access, your payment and billing options have never been more convenient. You even have the option of earning rewards points to redeem for travel, merchandise, gift cards, and more!

Plus, take advantage of **0% APR\*** for 6 months on all credit card balance transfers and purchases made through March 31, 2014. After that, your standard variable APR of **8.99%-22.99%**, depending on your credit history, will apply. Which card are you choosing?

\*APR=Annual Percentage Rate. Promotional 0% APR available for balance transfers and purchases made through March 31, 2014. The 0% APR is good for 6 billing periods from the date of the first purchase or balance transfer. Balance transfers will be processed as cash transactions and at the end of this promotional period, if a balance remains, will be subject to daily finance charges at your standard APR. The minimum payment will be applied to lowest rate balances first while all payments exceeding the minimum payment due each billing period will be applied to balances with high APRs prior to balances with low APRs. Current Consumers credit card balances not eligible for the promotion. Rewards points not awarded for transferred balances. All loans subject to approval. Rates, fees, and terms subject to change and may be terminated at any time. For more details, please refer to the credit card agreement accompanying your card.

## It's Your Money—Keep More of It with TurboTax



Why spend more than you should to have someone else do your taxes for you? TurboTax puts the power in your hands to keep more of your hard earned money, with the peace of mind of knowing you have experts

in your corner every step of the way. Plus, Consumers members can save on TurboTax federal products. Visit [ConsumersCU.org/MemberBenefits/Discounts](http://ConsumersCU.org/MemberBenefits/Discounts) for more information and to purchase TurboTax at the discounted price.

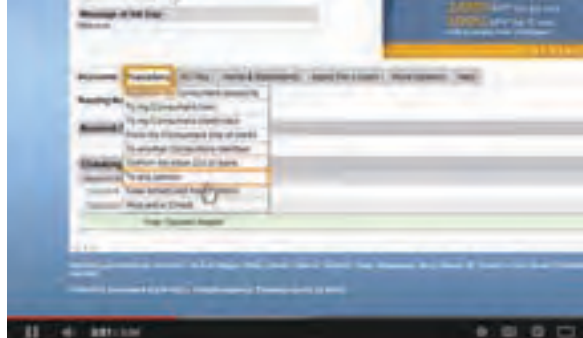
## Credit Smart—Coming Soon!

Looking to build or repair your credit in order to qualify for a credit card or auto loan? Stay tuned for our upcoming Credit Smart program, which will provide participants with the knowledge necessary to make sound financial decisions while helping them build payment history to qualify for the loans they need.

Follow our blog at [blog.ConsumersCU.org](http://blog.ConsumersCU.org) for more details as the program prepares to launch.



Julian G.  
Joined 1991



## New How-To Videos!

We're always looking for ways to make your banking experience more convenient by bringing you the resources you need to manage your money. That's why we're creating a series of how-to videos to help you navigate our online and mobile banking tools. Check them out on our YouTube channel, [YouTube.com/ConsumersCU](http://YouTube.com/ConsumersCU).



## February Events

**Feb. 2: Girls on the Run Tutu Run powered by Consumers Credit Union** - 2 pm at Spring Valley Park. Visit [www.girlsontherunkazoo.org/event/208/tutu-fun-run](http://www.girlsontherunkazoo.org/event/208/tutu-fun-run) for details and registration.

**Feb. 7 - 10 am: Go Red for Women at the Radisson, Downtown Kalamazoo**

**Feb. 7 - 6 pm: Purple Power with West Ottawa High School**

**Feb. 26: Social Security Seminar** - Noon at the Downtown Office - RSVP online at [ConsumersCU.org/Seminars](http://ConsumersCU.org/Seminars)

**Feb. 26: Retirement Income Planning Seminar** - 6 pm at the Gull Road Office - RSVP online at [ConsumersCU.org/Seminars](http://ConsumersCU.org/Seminars)

**Tell your story:**  
[Success@ConsumersCU.org](mailto:Success@ConsumersCU.org)

**Follow our blog:**  
[blog.ConsumersCU.org](http://blog.ConsumersCU.org)

**HOLIDAY CLOSINGS** Presidents' Day | Closed: Monday, 2.17.2013

### 14 Full-Service Locations to Serve You

**Web Site**  
[ConsumersCU.org](http://ConsumersCU.org)  
**Blog**  
[blog.ConsumersCU.org](http://blog.ConsumersCU.org)

Visit [ConsumersCU.org/locations](http://ConsumersCU.org/locations)  
**email**  
[cuonline@ConsumersCU.org](mailto:cuonline@ConsumersCU.org)  
[success@ConsumersCU.org](mailto:success@ConsumersCU.org)  
**Toll-Free**  
800.991.2221

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