

NEW Online Banking

Safe, Secure & Simple!

consumers credit union

together since 1951

NEW Online Banking! Coming Feb 23rd.

The countdown has begun! Mark your calendar for Feb 23rd! We're bringing you all-new Online Banking! In the coming weeks, follow our website, eLibrary, and social media to learn to bank how you want, when you want. We have videos, how-to guides, and sneak peeks that will get you as excited as we are! Here are some things we want you to know.

- **Yes!** The billers and bills in your current Bill Pay queue will transfer to the new system.
- **Yes!** Your recurring and automatic transfers will transfer to the new system.
- **Yes!** We'll have great, new apps for Apple and Android devices.
- **Yes!** We'll have Mobile Check Deposit! Simply endorse your check, snap photos front and back, and confirm your deposit.
- **Yes!** We'll have easy member-to-member money transfers.
- **Yes!** We'll have even more alert options.
- **Yes!** Our new Online Banking will be awesome!

A few tips as we approach Feb 23rd:

1. There will be a black out period the evening of Feb 20th thru 22nd while we convert systems. Please plan accordingly. (Your debit and credit cards will work as normal. Online Banking, Mobile Banking, and TextBanking will be unavailable.)
2. At your first login you'll be prompted to create a new username and password.
3. All of your funds and account nicknames will reflect as they do today.
4. You'll need to verify your primary email address to see your credit card information.

Subscribe to our eLibrary at blog.consumerscu.org to learn more!

Ease your
post-holiday \$tre\$\$
with a **CREDIT CARD
BALANCE TRANSFER!**



—Janelle M.
Joined 2001

.99% APR for 6 months*
(thereafter, your standard variable APR as low as 8.99%).

No balance transfer fee!

*Visit ConsumersCU.org/loans/creditcards for details.

Apply Pay™ is Here!



Consumers is thrilled to announce Apple Pay™ as one more easy, secure source of payment for Members. Apple Pay is a convenient way to pay with your Consumers MasterCard™ debit or credit cards. Simply add your Consumers MasterCard credit and debit cards to the Passbook app on your iPhone 6 and iPhone 6 Plus.

“Consumers is proud to be on the forefront of new technology that continues to increase peace of mind and ease for members.” said Kit Snyder, President, CEO. If you have any issues when uploading your card, please call our Member Service Center **1-800-991-2221**. Apple Pay is currently not available for business credit cards.

Dollars for Scholars... HS Seniors, Apply Today!

Consumers believes in contributing to the well-being of our membership by donating money each payday to our **Dollars For Scholars Student Scholarship Fund**. We're proud to offer assistance to our members as they further their education! In 2015, we will be awarding \$500 scholarships and iPads to 20 members who are graduating high school seniors. Apply at ConsumersCU.org/DollarsforScholars by **March 15th, 2015**.



In this year's essay theme, we ask applicants for their insight: "What advice do you have for adults raising children of their own in today's fast changing world?"

"As a senior in high school I received the Dollars for Scholars scholarship, at a time when my family was fighting some issues. That scholarship really helped me afford school, and in a week now I'll be graduating. I'm thankful for Consumers for the trust that they put me in the time that I needed it. It really pushed me to go on."

- Dylan R.,
Joined 2007

Got a Refund? Use It to Invest in Your Future

A tax refund can seem like an end-of-the-year bonus. How can you get the most long-term benefit out of your refund?

- Leverage it as a down payment on a new mortgage. A bigger down payment can help you qualify for a larger home, lower your monthly payment, lower your loan amount, or even lower your interest rate.
- Pay off a debt. Start by paying off your smallest debt first to eliminate a payment from your monthly budget.
- Invest it! Have you started saving for retirement yet? It's never too late or too early to start!
- Set a long-term savings goal by opening a CD or money market account.

Whatever your goal, Consumers can help! Call or stop in to an office today.

**NATIONAL
BEST AND
BRIGHTEST
COMPANIES
TO WORK FOR
WINNER 2014**

TurboTax, Getting it Done Right

Consumers members receive special discounts on TurboTax products! This year, be confident your taxes are done right. TurboTax® coaches you to the biggest refund you deserve, double checking as you go and searching over 350 deductions and credits. **Try TurboTax Online now for free** via the link on our website (<http://bit.ly/14zNltU>).

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Upcoming Events

Feb.13: Purple Power Game - West Ottawa High School, Holland

Feb.19: Van Andel Institute Winterfest, Grand Rapids

Feb. 20: K-Wings - World Record & Social Media Night - www.kwings.com

Feb.21: K-Wings - Susan G. Komen Night - www.kwings.com

HOLIDAY CLOSINGS Presidents' Day | Closed: Friday, 2.16.2015

14 Full-Service Locations to Serve You

Web Site
ConsumersCU.org

Blog
blog.ConsumersCU.org

Visit ConsumersCU.org/locations
email
cuonline@ConsumersCU.org
success@ConsumersCU.org

Toll-Free
800.991.2221

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HELP KEEP US CONNECTED...

Please ensure we have your valid email address in Online Banking

Federally insured by NCUA