

Dollars for Scholars  
Scholarship Recipient 2010

Dylan R.  
Joined 2007



consumers credit union

together since 1951

## Dollars for Scholars

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 Consumers Credit Union members who are graduating high school seniors. Apply at [ConsumersCU.org/Information/DollarsforScholars](http://ConsumersCU.org/Information/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, and that came at a really great time when my family was fighting some issues. My dad suffered a heart attack, and we didn't exactly have money to send me off to college. That scholarship really helped make sure that I could afford school, and in a week now I'll be graduating. Because I was awarded the scholarship, that gives me more of a sense of responsibility to go on to school. 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

## Ease Your Post-Holiday Stress with a **.99% APR** Credit Card Balance Transfer!

The holidays are often a time of over-indulgence, leading to big department store credit card bills in the New Year. Conquer your holiday spending with a great, low balance transfer rate of **.99% APY** for 6 months (your regular APR of 8.99-21.99% thereafter) and **no balance transfer fee!** Save big on interest when you transfer your higher rate credit card balances to your Consumers MasterCard® Credit Card! Call **800.991.2221** to get started today!

\*.99% APR for balance transfers made 1/1/15-3/31/15. The .99% APR rate is good for 6 billing periods from the date of each transfer. After, unpaid balances revert to standard variable card rate (8.99%-21.99% APR). Balance transfers process as cash transactions, incur finance charges immediately. Interest will also be charged on purchases as of the transaction date if the entire statement balance, including the total amount subject to a promotional APR, is not paid by the due date each month. The min payment applies to lowest rate balances first. Payments exceeding the min payment due each billing period apply to balances with high APRs prior to low APRs. Current Consumers credit card and loan balances ineligible for transfer. No rewards points on transferred balances. For details, see your credit card agreement. Approval subject to credit review. Promo rates/fees/terms subject to change, may end at any time. Your standard APR is based on a periodic review of your account/credit history and may vary with the market based on Prime Rate. Refer to your truth-in-lending statement.



## Letter from the President

Dear Member Owners,

As the year comes to a close, I have the opportunity to look at the past 12 months in a rear view mirror. It is a time to review our strategic initiatives, hard work, and accomplishments which paved our road to success.

In 2014, we built upon the foundation for the future of member service. Behind the scenes, we delivered enhancements which will enable you to bank how you want, when you want, where you want.

This has been a year of exceptional performance. By living our mission of extraordinary member service, we continue on a course of managed growth while remaining financially strong. Preparation is complete for our entrance into the Grand Rapids region. Our Grand Rapids staff is now actively serving membership in that area, and we eagerly await two successful office openings this month.

We were effective in accomplishing our strategic goals for the year, building the systems and teams for success. In meeting these goals, we maintained a strong commitment to our most important goal - providing the ultimate member service experience. We are pleased these efforts were recognized, as member satisfaction and employee satisfaction scores exceeded all previous levels.

I encourage you to visit our eLibrary, [blog.ConsumersCU.org](http://blog.ConsumersCU.org), where you can learn at your convenience. With videos, tutorials, articles, podcasts, and downloads, there are educational tools for everyone throughout every phase of their financial life.

As we review our 2014 accomplishments, our rear view mirror reflects a year of exceptional performance and preparation for the future of banking. We are poised in 2015 to deliver high-tech, high-touch service to make a positive difference in your financial wellness.

Kit Snyder, CCE  
President/CEO

## Learn HOW you want, WHEN you want!



Visit [blog.ConsumersCU.org](http://blog.ConsumersCU.org) for videos, articles, downloads, and podcasts on financial wellness topics for every lifestyle.

Subscribe via email to stay posted on new services and information to help you get the most value out of your credit union membership!



### Two locations opening soon in Grand Rapids!

#### 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

HELP KEEP US CONNECTED...

Please ensure we have your valid email address in Online Banking

**JANUARY IS YOUR  
LAST CHANCE TO**

**skip a loan  
payment!**

Sign in to **Online Banking**  
& click **Skip a Loan  
Payment** under the  
**Accounts** tab

- OR -

call **800.991.2221** and log  
in to **VoiceAccess**.

\*Deferment of payment extends the life of the loan and may cause an increase in the final payment amount. Offer available on CONSUMER vehicle/RV loans currently financed with Consumers. Max of 6 extensions allowed during the term of the loan, no extensions in the last 3 months. Loans must be current, all accounts in good standing. If your auto loan has GAP insurance, contact your insurance carrier to determine how a Skip-A-Payment may affect your coverage. Subject to approval. Does not apply to the 1st payment of any loan. Fee: \$35 for payments under \$500, \$50 for \$500+.

## Upcoming Events

**Jan. 27: What Does Retiring Look Like to You? Complimentary Seminar** - 6-7 pm at the South Washington Office, Holland. RSVP at [consumerscu.org/seminars](http://consumerscu.org/seminars)

**Mar. 23: 64th Annual Meeting** - 4-5 pm Stadium Drive Office, 7040 Stadium Drive, Kalamazoo

To reserve your seat, please call Heather Kopolces at **269.345.7804, ext. 1747**, or email [heather.kopolces@consumerscu.org](mailto:heather.kopolces@consumerscu.org). Reservations are needed by **Monday, March 9, 2015**. In accordance with our bylaws, the nominating committee has nominated incumbents Brad Lawton and Kevin McPherson to the Board of Directors.

### Tell your story:

[Success@ConsumersCU.org](mailto:Success@ConsumersCU.org)

### Follow our blog:

[blog.ConsumersCU.org](http://blog.ConsumersCU.org)



Federally insured by NCUA