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Joined 2007

consumers credit union

together since 1951

Join Us for the 5th Annual Consumers Sunburst Run

GO LIVE WORK PLAY

On April 26th, join us for a day of fun and fitness to support our local community parks

and family programs! The day's events include a 10K run and 5K run/walk over road, trail, tunnel and bridge through the scenic Oshtemo countryside. Results are provided by Classic Race Management, and we offer unique gifts to our winners.

Following the main event, kids 12 and under run free in the annual one-mile Family Fun Run and Maggie's Catering will be serving their signature breakfast stew. Donations will be welcome for the breakfast.

Proceeds earned from the run are used in partnership with local organizations that support our parks and family programs, such as Oshtemo Parks, the Kalamazoo Public Library, Kalamazoo River Valley Trail, and Greater Kalamazoo Girls on the Run. Last year's event supported the 2014 Flesher Field renovation project, Kalamazoo River Valley Trail's Trick or Trail event, and the Kalamazoo Public Library's Family Movie Nights in the Park.

Visit ConsumersSunburst.org to register today!

How Low Can You Go?

How about zero? Take advantage of **0% APR*** on all purchases and balance transfers made through March 31, 2014! After that, your standard variable APR of **8.99%-22.99%**, depending on your credit history, will apply.

Save even more with no balance transfer fee! Don't have a credit card at Consumers? Apply today and start saving. Call **800.991.2221** or stop in to get started.

*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.

Tired of Subzero Temperatures?

Enter to win a chance at a tropical getaway when you take advantage of our Above Zero[®] Rates on money market accounts and CDs! Learn more at ConsumersCU.org.



Get Credit Smart with Consumers

If you want to stand on your own when building credit or have been turned down and need some credit repair, Consumers Credit Smart can help! Our new program helps you build payment history to begin establishing or repairing your credit. Upon completion of the program, you're guaranteed a Consumers auto loan or credit card.

You have two options:

\$500 Credit Card Saver Loan
\$1,000 Auto Saver Loan

How does it work?

1. Apply with a Consumers Credit Union Member Service Representative.

2. Make your monthly payments.

3. During the term of the loan, complete a budgeting session with our partner Accel Financial Services.

4. Congratulations! Once your saver loan is paid in full, you are guaranteed a future auto loan or credit card with Consumers.

Choose between an

Auto Saver Loan, or a

Credit Card Loan.

To learn whether the Credit Smart Program could benefit you, call us at **800.991.2221** or stop by any of our offices.

WORK GO PLAY LIVE

Tired of Working 9 to 5? Take the Night Off!



WESTERN MICHIGAN UNIVERSITY
Department of Theatre

Indulge yourself in the songs of Dolly Parton with the hilarious musical hit 9 to 5 presented by WMU Theatre and sponsored by Consumers Credit Union. As a Consumers member, you receive a 10% discount on all shows presented during the 2013-2014 season. Just show your Consumers debit or credit card or other proof of membership at the box office. Or purchase a discounted season pass for just \$95 (regularly \$122).

Show Times:

March 13, 14, 15, 20, 21, 22 at 8 pm
March 23 at 2 pm

Dollars for Scholars

Last Call for Dollars for Scholars Applications!

In 2014, we will be awarding 20 scholarships of \$1,000 and an iPad to Consumers Credit Union members who are graduating high school seniors. Apply online by March 15 at ConsumersCU.org/Information/DollarsForScholars.

March Events

Mar. 6-8: Kalamazoo Home Expo - at the Kalamazoo County Expo Center

Mar. 12: Retirement Income Planning Seminar - 6 pm at the Coldwater Office. RSVP at ConsumersCU.org/Seminars

Mar. 24: Annual Meeting - 4 to 5 pm at the Stadium Drive Office. To reserve your seat, please call Heather Kopolces at **269.345.7804 ext. 1747** or email heather.kopolces@consumerscu.org by March 10.

Mar. 26: Retirement Income Planning Seminar - 6 pm at the Riley Office. RSVP at ConsumersCU.org/Seminars.

Tell your story:

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