



consumers credit union

together since 1951

Grand Rapids Offices Now Open!

Our Grand Rapids Gaines Township and Cascade offices are now open! It's an exciting time for Consumers and our members as we move into Grand Rapids with offices in Gaines Township and Cascade. These new offices feature the latest in banking technology, our popular free coffee bar, and signature member service excellence. Information is right at your fingertips at our App Bar, an exciting feature of our new Grand Rapids offices. The App Bar features the latest in technology for accessing financial education and Consumers products and services, including a touch screen and iPads. Try it out today!

Tell your friends and family about Consumers Credit Union in Grand Rapids and Cascade. We are ready to serve!

2 New Locations to Serve You!

Gaines Township

Kalamazoo Ave and 68th Street SE

Cascade

28th Street and Kraft Ave SE

How Much House Can I Afford?

Our mortgage specialists answer this question frequently. Here are the factors you should consider. Most experts agree that your housing expense should total less than 28% of what you make in a month. When calculating that percentage, don't forget to include taxes and insurance, not just your mortgage payment. Experts also agree the total of your monthly loan obligations should not exceed 36% of your monthly earnings. Once you're pre-approved, your lender will include the loan total that you qualify for, the interest rate you can expect to pay, and an estimate of the closing costs. Does the loan approval fit inside your budget? Always ask your financial advisor for advice and assistance.

Contact Consumers Credit Union to get pre-approved for a home loan today! And be sure to ask about our 3% Down Mortgage Solution¹. Featuring a low 3% down payment, this special mortgage solution can help you get into your next home faster and with less money out of your pocket.

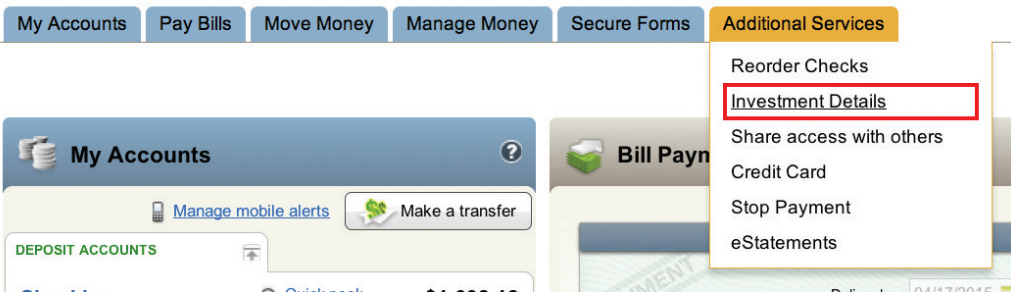
To learn more or apply online, visit blog.consumerscu.org/mortgage-solution.

Tech Corner

Do you have investment accounts set up through the Investment Services Team at Consumers? Did you know you can view those accounts when logged into NEW Online Banking?

1. Log in to Online Banking at ConsumersCU.org.
2. Select Investment Details under the Additional Services tab.

Visit blog.consumerscu.org/new-online-banking-view-your-investments/ for more info.



What is a Home Equity Loan?

.99% APR
HOME EQUITY
LINE OF CREDIT

You've heard of people getting home equity loans. What are they used for? How about financing home

improvements, college tuition, medical bills, loan consolidation, or other large expenses? Home equity is the value of your home minus your mortgage balance. You can borrow against this value at a lower rate than other traditional loans or credit cards because it is secured. A fixed home equity loan allows you to borrow a set amount in one lump sum that you pay back in installments. These loans are ideal for a one-time investment. A HELOC, or home equity line of credit, allows you repeat access to your funds as you pay them back. A line of credit works well as a safety net, or even for overdraft protection.

Have questions about which home equity option will work for you? Call [800.991.2221](tel:800.991.2221) or visit blog.consumerscu.org/home-equity for details.



Upcoming Events

May 2: Walk MS – Kalamazoo

May 2-9: Tulip Time – Holland,
www.tuliptime.com

May 13: Making Your Nest Egg Last – Complimentary Seminar
– Coldwater Office - www.consumerscu.org/seminars

May 16: Walk MS – Grand Rapids

May 19: EMV Credit and Debit Cards for Businesses
– Free Seminar - Downtown Kalamazoo Office
www.consumerscu.org/seminars

May 20: Making Your Nest Egg Last – Complimentary Seminar - Mattawan Office
www.consumerscu.org/seminars

May 30: Purple Community 5K – Grand Rapids -
purplecommunity.org/5k

May 30-31: Relay for Life
– Kalamazoo County -
relay.acsevents.org

¹All loans subject to approval. Rates, terms, and conditions are subject to change and may vary based on credit worthiness, qualifications, and collateral conditions.

²APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on your credit history and may be higher. Rates and terms subject to change without notice. Promotional, introductory Annual Percentage Rate (APR) applies only to new loans. The rate is effective as of April 1, 2015. Will become variable rate after the first six monthly billing cycles. Variable APR can range from 3.25%-18.00% APR. All loans subject to approval. Rates, terms, and conditions are subject to change and may vary based on creditworthiness, qualifications, and collateral conditions. Property insurance is required. Early termination fee of \$300 applies if closed within first 24 months. Other restrictions may apply.

15 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

Tell Your Story:
success@ConsumersCU.org

Follow Our Blog:
blog.ConsumersCU.org

 **consumers**
credit union



Federally insured by NCUA

HELP KEEP US CONNECTED...

Please ensure we have your valid email address
in Online Banking