



consumers credit union

together since 1951

They Know Who I Am

**GOOD TIMES
AHEAD >>**

When Karon sold her home in Nevada and moved to Holland, she was looking for a better return on her money from a financial institution with a small town feel. She found it at Consumers. “When I went to Consumers, they took care of me and explained everything to me. There has never been an issue.”

Karon enjoys the welcome she’s received moving to West Michigan, where even strangers say hello on the street. At Consumers, she adds, “I walk in the door, and they say, ‘Hello, Karon.’ They know who I am. It gets me warm and fuzzy.”

She has moved all of her accounts to Consumers and loves the convenience of her debit card. She says, “I just swipe it, put in my PIN, and take off. My daughter insisted that I use my card instead of writing so many checks, and it works well.”

“I have one hundred percent confidence in Consumers,” Karon adds. “It’s a piece of cake.”

We’re proud to be part of the West Michigan community and celebrate what makes this area such a great place to call home. As a member of our Consumers family, you can take advantage of discounts on local fun, including K-Wings games and WMU theatre and sporting events. Visit ConsumersCU.org/MemberBenefits/Discounts to learn more.

Need a Christmas Vacation? Skip a Loan Payment!



Keep your cash for some holiday fun! Members with qualifying loans can skip one monthly loan payment per loan in either November, December, or January.* You can initiate your skip by logging into online banking and selecting “Skip a Loan Payment” under the “Accounts” tab or calling us at **800.991.2221**.

*Qualifying loans only. Restrictions and fees apply. Call or see website for details.

Celebrating 40 Years of K-Wings Hockey

Join us in celebrating 40 years of K-Wings Hockey in the 'Zoo! All season long, show proof of your Consumers membership at the ticket booth for a discount.

Be sure to enter your child for the chance to be a Dollar Dog Save of the Game member! He or she could win 4 free tickets against the glass to a K-Wings home game, get to go out on the ice, and will receive \$1 for every save made by the K-Wings goalie that game, deposited into their Dollar Dog savings account at Consumers. Learn more and enter at [Facebook.com/ConsumersCU](https://www.facebook.com/ConsumersCU).



Consumers CU Room Redo Winners Announced!

Thank you to the many pinners who participated in our Consumers CU Room Redo Pinterest Contest. We're pleased to announce the winners of our contest: Raina S., Heather C., and David B.!

Our winners' plans include adding a downstairs bathroom, updating a kitchen, and finishing a basement. If you're looking for ideas for your own room redo, check out our Pinterest page—and if you'd like to learn how a home equity loan or line of credit could help make your dream a reality, visit ConsumersCU.org/HELOC.

Understanding Debit Card Holds



Each month on our blog, we bring you answers to your financial questions. Debit card holds are one of our most asked about topics.

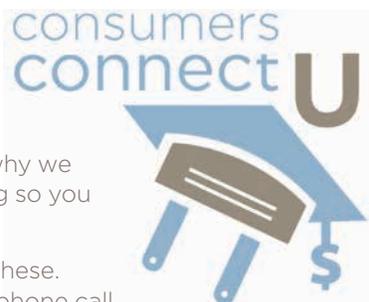
A hold shows that you ran your card for a transaction that hasn't yet posted to the account. Often this is the same amount as your transactions, but sometimes it isn't.

This might be the case when:

- **Paying at restaurants**—The hold is authorized before you add on the tip to your bill. You'll see the tip reflected in the posted transaction.
- **Paying at the pump for gas**—Many gas stations initially approve your card for up to \$100, not knowing how

much gas you'll buy. That hold stays on your account until processing—even if you only buy \$10 worth. Paying inside or using a credit card at the pump can avoid these complications.

- **Paying for vacation expenses**—When paying for flights, rental cars, and hotel reservations, the merchant may hold additional costs of incidentals. These holds can remain on your account for several days to a week, which is why we recommend using a credit card while traveling so you have access to cash.



Visit Blog.ConsumersCU.org for more tips like these. Have a question of your own? Ask. We're just a phone call or a Facebook message away.

November Events

Nov. 6: Kwings Education Day

Nov. 6 - 6 pm & Nov. 7 - 1:30 pm: Understanding Your Medicare Options Seminar - At our Stadium Drive office presented by the Marvin Okun Insurance Agency - RSVP at ConsumersCU.org/Seminars

Tell your story:
goodtimesahead@ConsumersCU.org

Follow our blog:
blog.ConsumersCU.org

HOLIDAY CLOSINGS

Thanksgiving Day | Closed: Thursday, 11.28.2013, 1/2 Day on 11.29.2013

14 Full-Service Locations to Serve You

Web Site
ConsumersCU.org

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blog.ConsumersCU.org

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800.991.2221

consumers
credit union



federally insured by NCUA

HELP KEEP US CONNECTED...

Please ensure we have your valid email address in Online Banking