



Jacob M.  
Joined 2006

consumers credit union

together since 1951

## I Feel Like I'm Number One

**GOOD TIMES  
AHEAD >>**

Jacob M., who joined Consumers in 2006, is into saving. He has multiple special savings accounts, which he describes as “like an envelope

system that happens naturally. I have savings for emergency funds, vacation, tuition, car repairs, all divided up.

For Jacob, it's all about having peace of mind when it comes to his finances, and he knows you can't find that just anywhere. “We're not taught at a very early age how to manage money,” he says. “I believe the credit union does a great job of promoting advice and financial classes.”

Even his checking account helps him save money. “I don't pay anything for it,” he says. “And as a member, you get local discounts.”

But banking with Consumers provides more than just savings. “What's the point of having an account somewhere I'm not number one? I think that the biggest thing about being here is that I feel like I'm number one. I feel like they look out for me.”

At Consumers, he adds, “You become family.”

For more member success stories and our favorite money saving tips, visit our blog at [Blog.ConsumersCU.org](http://Blog.ConsumersCU.org).

### homerun rates

certificate of deposit  
**2.00%** APY\* for 60 mos  
**1.00%** APY\* for 17 mos  
with a penalty-free withdrawal

money market  
**1.00%** rate\*\* \$25,000-\$49,999  
**0.75%** rate\*\* \$10,000-\$24,999  
 earn an APY\*\* as high as **0.76%**

\*APY = Annual Percentage Yield. Rates accurate as of August 1, 2013. Offer available for a limited time only on CDs with a minimum balance of \$1,000 and maximum of \$250,000. Fees may reduce earnings and early withdrawal penalties may apply. Active Checking required. Maximum investment of \$250,000.00 per household. Money new to the credit union only. Limit one penalty free withdrawal during the term of the CD.

\*\*APY = Annual Percentage Yield. Promotional rates are available as of August 1, 2013, rates are variable and subject to change at any time. Offer applies only to new deposits to the credit union that meet the minimum balance requirements of the specified tiers. Active checking required. Limit one promotional account per household. APY is calculated based upon a blend of applicable rate tiers. Promotional rates apply only to funds in the tiers specified. The portion of your balance that is above/below the promotional tiers will be subject to standard money market

rates. Fees may reduce earnings. All Money Market rates are as follows:	Balance	Rate	APY Range
	\$0 - \$9,999	.15%	.15%
	\$10,000 - \$24,999	.75%	.15% - .51%
	\$25,000 - \$49,999	1.00%	.51% - .76%
	\$50,000 - \$99,999	.30%	.76% - .53%
	\$100,000 - 249,999	.35%	.53% - .42%
	\$250,000+	.40%	.42% - .41%



There's still time to enter our Consumers CU Room Redo Pinterest contest for the chance to win \$1000, \$500, or \$250 towards home improvements! Visit <http://bit.ly/1avjYac> before September 15 to get started.

## Take the First Step to a World Without Alzheimer's



Consumers Credit Union has participated in the Walk to End Alzheimer's since 2006. We are once again a proud sponsor of this year's event, where a team of 20 employees will walk for a shared vision of a world without Alzheimer's.

Micki Florinchi, Robyn Thatcher, and Katie Warren lead the team from Consumers. "I learned about the Walk to End Alzheimer's shortly after my mother was diagnosed with the disease," says Robyn. "That was the first year we formed a team, and it's been growing ever since."

The Consumers team has committed to raising \$5,000 for the cause. Funds raised go towards eliminating Alzheimer's disease through the advancement of research, providing and enhancing care and support for those effected by the devastating disease, and to reducing the risk of dementia through the promotion of brain health.

This year's Walk to End Alzheimer's will take place on September 22 at Celery Flats in Portage. Registration begins at noon, while the one or three mile walk will step off at 1:30. This year, walkers from Allegan and Calhoun counties are also joining the Kalamazoo event.

If you would like to learn more or support the Walk to End Alzheimer's with a donation to the team, please visit [ConsumersCU.org/Information/Charities](http://ConsumersCU.org/Information/Charities).



## Make Your Home's Equity Work For You.

home equity

As low as **.99% APR\*** the first six months on new home equity lines of credit with rates as low as **3.25% APR** thereafter.

### No closing costs!

Access to cash for life's many adventures:

- home remodeling
- new car or boat purchase
- college tuition
- student loan payoff
- travel
- vacation home
- & more

\*This promotional, introductory Annual Percentage Rate (APR) applies only to new loans. Rate is effective as of June 10, 2013. The introductory APR will convert to a variable rate after the first six monthly billing cycles. The 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. Early termination fee of \$300 if closed within first 24 months. Other restrictions may apply.

## Balance Your Budget, Balance Your Life

Get a head start on paying off your summer purchases with a credit card balance transfer! Now through October 31, take advantage of a special balance transfer rate of 0.99% APR\* for the first 6 billing cycles. After that your APR (8.99% - 22.99% based on creditworthiness) will apply to any unpaid balances.



Don't have a credit card at Consumers? Apply today, transfer your balances, and enjoy the savings. You won't even pay a balance transfer fee. Call **800.991.2221** or stop in to get started.

\*0.99% APR is available for balance transfers made August 1, 2013, through October 31, 2013. Convenience checks and balance transfers will be processed as cash transactions and will incur finance charges immediately. The minimum payment will be applied to the 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.

## September Events

**September 4:** Red Cross Blood Drive at our Stadium Office

**September 13:** Bronco Bash at WMU

**September 18:** Downtown Lunch & Learn "Budgeting for Tipped Employees"

**September 19:** Retirement Income Planning Seminar - 6 pm at the Gull Road Office

**September 22:** Walk to End Alzheimer's at Celery Flats

**September 26:** Beneficiary Planning & Wealth Transfer Seminar - 3 pm at the Centre Street Office

Tell your story:  
[goodtimesahead@ConsumersCU.org](mailto:goodtimesahead@ConsumersCU.org)

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

**HOLIDAY CLOSINGS** | Labor Day | Closed: Monday, 9.2.2013

### 14 Full-Service Locations to Serve You

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

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