



consumers credit union

together since 1951

## Michigan Saves: Easy as 1-2-3

**Need new windows? Furnace? Air conditioner? Roof?**

When it comes to upgrading your home with energy efficient improvements, Michigan Saves offers the financing that will save you money. Read on for the top three reasons our members choose Michigan Saves.

### 1. No home equity required

Unlike other home improvement loans, a Michigan Saves loan is an unsecured loan, meaning it has no home equity requirements. This makes it easy to apply—no appraisal needed. Your contractor will initiate the loan process (be sure to ask for Consumers Credit Union by name), and you will have a decision within minutes.

### 2. Incredibly low fixed rate

With a fixed APR\* as low as **6.49%**, not to exceed 7%, Michigan Saves loans offer one of the lowest rates available for unsecured loans. Finance up to \$30,000 in qualifying improvements.

### 3. Affordable payments

Michigan Saves' low rate and flexible terms result in an affordable payment to fit in your budget. And you'll save with lower monthly energy bills.

To get started and locate a Michigan Saves authorized contractor near you, visit [ConsumersCU.org/Loans/MichiganSaves](http://ConsumersCU.org/Loans/MichiganSaves).

\*APR = Annual Percentage Rate. Rates, terms, and conditions are subject to change and may vary based on creditworthiness.



## Save a Life: Give Blood

Wednesday, September 3

10:15 - 4:00 pm

7040 Stadium Drive, Kalamazoo

All members and the public are invited to schedule a donation appointment at [RedCrossBlood.org](http://RedCrossBlood.org) with the sponsor code **ConsumersCU**.



Appointments are available between 10:15 am and 4:00 pm.

Did you know? Just one pint of blood can help save three lives. Nationwide, blood donations made at events such as these help millions of patients each year.

## 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.

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## Protect & Serve {Your Money!}

Are you still paying for your summer vacation? Or paying off store credit cards for your new camping gear or patio furniture? Now through October 31, protect yourself from high interest rates by taking advantage of our special balance transfer rate of **.99% APR\*** for the first 6 billing cycles. After that, your card's variable APR, as low as **8.99%**, will apply.

And with no balance transfer fee, you'll be rewarded for your good behavior with immediate savings when transferring those high rate balances.

Don't have a credit card at Consumers? Apply today, transfer your balances, and start saving. Call **800.991.2221** or stop in to get started.



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Joined 1996

\*APR = Annual Percentage Rate. .99% APR for balance transfers made 8/15/14-10/31/14. The .99% APR rate is good for 6 billing periods from the date of the 1st transfer. After, unpaid balances revert to regular variable card rate (8.99%-21.99% APR). Balance transfers process as cash transactions, incur finance charges immediately. 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. 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 regular 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.

## There's Still Time To Share Your #MyCUToyStory!

You could win a full detail for your special vehicle. For contest rules and to enter, visit [a.pgtb.me/4dX7JN](http://a.pgtb.me/4dX7JN).



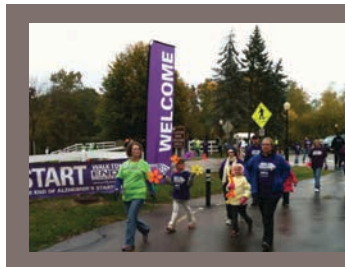
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## Take the First Step to a World Without Alzheimer's



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 affected by the devastating disease, and to reducing the risk of dementia through the promotion of brain health.

Robyn Thatcher, Member Service Center Manager, and Kristen Smith, Member Service Center Representative, 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."



This year's Walk to End Alzheimer's will take place on Sunday, September 21 at Celery Flats in Portage. 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).

## September Events

**Sept. 2: KVCC Cougar Connection**

**Sept. 3: Blood Drive** - 10:15 am to 4 pm at our Stadium Drive Office

**Sept. 5: Bronco Bash at WMU**

**Sept. 18: Retirement Income Planning Seminar** - 6 pm at our Mattawan Office - RSVP online at [ConsumersCU.org/Seminars](http://ConsumersCU.org/Seminars)

**Sept. 21: Walk to End Alzheimer's at Celery Flats in Portage** - Noon

Tell your story:

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

Follow our blog:

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

## HOLIDAY CLOSINGS

Labor Day | Closed: Monday, 9.1.2014

### 14 Full-Service Locations to Serve You

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

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

Two locations opening in Grand Rapids in 2014!

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



Federally insured by NCUA

HELP KEEP US CONNECTED...

Please ensure we have your valid email address in Online Banking