



Consumers CENTS

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FOR CONSUMER'S CHOICE
CREDIT UNION MEMBERS

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Senior Gathering

Join us on August 2nd at our credit union from 9:00 am – 11:00 am for our quarterly gathering.

We are going to have an AFLAC representative on hand from 9:00 am – 10:30 am to help answer any questions you may have regarding AFLAC Insurance.

We will also be providing coffee and donuts to any seniors that join us on August 2nd, 2005. Mark your calendars to join us and visit with fellow retirees and inquire about the credit union's products and services. We will be scheduling these gatherings every 5th Tuesday of each quarter.

If you have any questions please feel free to contact Christopher Johnson at **989-799-5580**.

Family Accounts Mega Buck

Hey Parents, if your kids are between the age 0-13, then they can participate in our Mega Buck Club.

Our Mega Buck Club has many advantages that kids can receive if they open an account:

- No minimum balance required
- Earn interest on any balance
- Birthday gift certificates from Kokomos, McDonald's or GKC theatres
- Monthly drawing for a \$10 gift certificate to Toys R' Us
Each deposit gets an entry into the Toys R' Us gift certificate drawing. The more your child deposits, the better his/her chances of winning.
- Account automatically transfers from a Mega Buck to a Student Achiever when child turns 14 years old

Stop by or call the credit union today to get one of these two types of accounts opened. It's a quick and painless process.

Student Achiever

Hey Students, are you of the age of 14-22? If so, you can participate in our Student Achiever Club.

Our Student Achiever Club has some really cool advantages if you open an account:

- No minimum balance required
- Earn interest on any balance
- Monthly drawing for a \$20 deposit into your account
Each deposit gets an entry for the monthly \$20 deposit. The more you deposit, the better your chances of winning.
- Student Achievers qualify for a .25% discount on auto loans



LET'S COOKOUT! | Member Appreciation Day – September 8th, 2005 |

Join Consumers Choice Credit Union on Thursday the 8th of September for our 5th Annual Hot Dog Cookout. We will be firing up the grill and cooking some hot dogs for our members. We will have some soft drinks, chips and of course tasty hot dogs! So make plans to bring the family out and enjoy some eats on your credit union.

Interest Only Mortgages

There are some situations where an interest only mortgage makes good sense. Consider these two examples:

1 Retirees who own their home may want to borrow against their equity to pay for home improvements or buy a new car. They want to keep their payments as low as possible. The loan amount is very low compared to their home's value. Why not take out an interest only mortgage? This keeps their payments low, and they will be able to deduct the interest paid from their income taxes.

2 What about the young couple just buying their first home. Their potential for high income is good, but they still have college loans to payoff and the new home needs a lot of remodeling. An interest only mortgage would keep their payments low while their house is increasing in value. A few years later, they can refinance and start making payments on the principal.

All of our interest only mortgages are 5- year balloons, and the payments can be amortized over 5-30 years. Give us a call if you think interest only makes good sense for you.

2005 Scholarship Winner

We would like to Congratulate
Amy Smith for being our
2005 Scholarship Award Winner.

Amy competed against 15 strong applicants and came out on top to win the \$1000 Scholarship. She is currently attending Michigan State University and

pursuing her degree in Marketing. She has maintained an extremely high grade point average along with logging numerous volunteer hours.

The Scholarship Committee would like to thank all participants and looks forward to the competition in 2006. All our applicants should be very proud of themselves.

Credit Union Websites “Phished”

What is a Phishing Scam? A phishing scam is an identity theft scam that arrives via email. The email appears to come from a legitimate source, such as a trusted business or financial institution, and includes an urgent request for personal information usually invoking some critical need to update an account. Clicking on a link provided in the email leads to an official looking website. Personal information provided to this site, however, goes directly to the scam artist.

Lately, numerous credit unions have been affected by this phishing scam. We will NOT solicit personal or private information via email. If you are not sure about an email, please call the credit union and ask to speak to someone regarding the matter. Most financial institutions do NOT solicit personal or private information via email.



The Ease of VISA Website

VISA has a great website for you to take advantage of, www.ezcardinfo.com. If you have a Consumers Choice Credit Union VISA Card and have access to a computer, please take some time to check it out. All you need to do is enroll your card and create a username and password. From there the advantages are endless:

- ✓ Get detailed statements
- ✓ Make payments from any financial institution
- ✓ Get an account summary
- ✓ Set your own personal alerts to help prevent stolen card or fraud
- ✓ Receive customized spending reports

This site offers many more possibilities so check out this site today and see what everyone is talking about!

Get a Used Vehicle History Report

Ever have a bad feeling when looking at used vehicles? Well, let Consumers Choice Credit Union ease that feeling with a full used vehicle report. We are teaming up with NADA to offer you this service. All you need to do is provide us with make, model, mileage and vehicle identification number, and we can pull the report for you. The report consists of useful vehicle records including:

ABANDONMENT • DAMAGE • FIRE DAMAGE
GREY MARKET • CORRECTED TITLE • DUPLICATE TITLE
LEASE • SALVAGE • THEFT

This is just a portion of the information this report will provide for you. The cost to have this detailed report is only \$15.00, and in most cases, if you finance the used vehicle we can roll this amount right into the loan.

NEW Voice

As most of you might have heard by now, our Easy Touch Teller has a new female voice. The change was effective July 12, 2005 and nothing else was affected by this change.

Have you ever used Easy Touch Teller? Easy Touch Teller is our telephone voice response system. In other words, it is a way you can conduct transactions without visiting or calling the credit union. For example, if the credit union has already closed for the day and you need to transfer money, just dial 1-800-860-5704. Enter our credit union access code of 011, your member number and pin number. Once you have entered that information, you have the ability to conduct your business transactions just as if you were at the credit union. If you have never done online banking or Easy Touch Teller and it is your first time, call the credit union and we will help you get started. If you have any questions or want more information, please contact the credit union at 989-799-5580.

Insurance Name Change

The PAS Accidental Death and Dismemberment Insurance has changed its name. The new name will be Institution Solutions. So be on the look out for this new description on your statement. If you have any questions, please call Institution Solutions 1-888-807-6843.

ATM Facts

You can use our surcharge free ATM machine as often as you want and not worry about getting any transaction or withdrawal fees.

For security and fraud reasons, most ATM/Debit cards have a \$300 24-hour withdrawal limit. For example, if you use your ATM card and withdraw \$300 from our surcharge free ATM at 2 pm, you will not be able to get any additional money until 2 pm the next day.

Holiday Closing

LABOR DAY
Monday, September 5th



Serving Our Community with
Trust and Personal Service

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