



Consumers CENTS

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A QUARTERLY PUBLICATION FOR CONSUMER'S CHOICE CREDIT UNION MEMBERS

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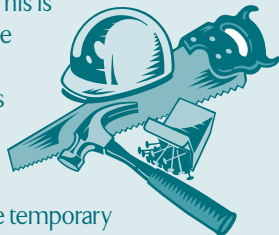
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NEW BUILDING UPDATE

We have moved into our new addition as of September 13th, 2004. Please enter and exit through our far-east entrance. This is the entrance closest to Consumers Energy.



Please note: The temporary parking lot entrance that you have been using will not go through to the new parking area.

IMPORTANT NOTICE

The drive thru will be CLOSED every Monday, Tuesday and Wednesday until further notice. At least one drive thru lane will be OPEN each Thursday and Friday. Thank you for your patience during our construction project!

No Surcharge ATM Now Open At Our Credit Union!

Open House

Join us Tuesday, December 7th, 2004 from 5:30 PM to 8:00 PM for our open house. We will be giving tours of our newly completed credit union.

We have added over 4,000 square feet and remodeled extensively for about 7 months. We are excited for our membership to get a chance to tour the new building. We know that none of our expansion could have happened without the loyalty of our membership. So join us on December 7th, from 5:30 PM to 8:00 PM for some great prizes, snacks, drinks and a ton of fun.

Get Your Christmas Loan Today!

Every year it seems as if Christmas sneaks up on us before we know it. We keep telling ourselves, we will start saving next month or the next paycheck and now its October and you have not put any money aside for those special Christmas gifts.



WE CAN HELP!

Our Christmas Loan offer is just what you need to make this holiday season less stressful.

7%*

\$3000 (Maximum Amount) 12-MONTH TERM

Take advantage of this great loan offer for the months of November and December. Also, remember you can apply online at www.choicecu.org.

*Base rate - Rates determined by credit report.

Want Gas?

For the entire month of October, refer any new member who opens a new checking account and you and the new member each get \$20 in free gas.

For example, if you refer your brother and he opens up a new checking account, you both get \$20 in free gas. Now your brother has a chance to refer someone else and get an additional \$20 if his referral opens up a new checking account. The more new members you refer the more free gas you can get!

REFERRAL FORM

Please present this form to be eligible for \$20 in free gas.

Current Member Name: _____ Phone: _____

New Member Name: _____ Account #: _____

Staff initials: _____ Date: _____

Remember-Anyone who lives, works or worships in Saginaw County is eligible to join. Your possibilities are endless (friends, co-workers, family).

Mega Buck and Student Achiever

Our Mega Buck Toys-R-Us certificate winners for last quarter were...

Kaylynn Marzluff Alan Chan
Nicole Yacks Peter Jensen

Each time a Mega Buck member visits our credit union and makes a deposit, their name will be entered into a monthly drawing for a \$10 gift certificate to Toys-R-Us.

Our last quarter Student Achiever winners were **Amanda Nava** and **Nick Huegel**. They each won a \$20 deposit into their account. If a Student Achiever visits the credit union and makes a deposit into his/her account, they will be entered into the drawing at the end of each month. The more deposits you make, the better your chances of winning. Hope to see you all soon!



The Impact of CHECK 21

You may have seen some stories in the press about the changes that will occur when the "Check 21 Act" becomes effective on October 28, 2004. In reality, you should expect to see minimal changes as a result of the Act.

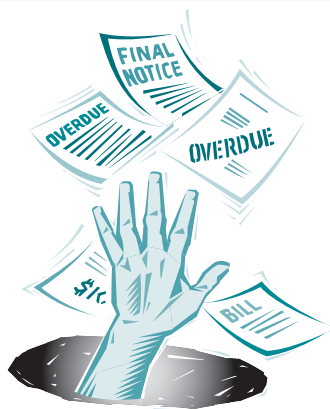
As background, the Act makes a legal change that allows financial institutions to exchange checks between each other using a paper copy of the item as opposed to the original. The main purpose of the Act is to increase the efficiency of the check clearing system as a whole.

For our members this means your checks may clear faster than they did before.

Christmas CLUB Accounts

Christmas Club will be disbursed on October 31, 2004.

Approximately \$240,000 will be available for members use. Through out the year members have saved with their Christmas Club Accounts and will be earning 1.25% dividend on their deposits. A Christmas Club Account is not only a great way to save for the holidays, but could be used for any purpose. How about a fall cruise or a special home improvement project? You can even open your new Christmas Club Account on-line and start saving now for next year!



Have You Dug Yourself Into A Hole?

You are invited to a free Financial Survival Workshop sponsored by area credit unions for credit union members seeking to improve their budgeting skills and learn more about credit bureau scores.

Kathryn Greiner, a certified budget counselor, will present:

- Budget Basics
- Bill Paying and Saving
- Developing a Plan for Spending

Patricia Hatch, Account Manager for TransUnion Credit Reporting, will present:

- Understanding the Elements of Your Credit Bureau Score
- Proven Tips on How to Improve It
- Your Creditworthiness

Other credit professionals will explain:

- Additional Budgeting Assistance Beyond This Workshop
- The Availability of Full Debt Management Programs

You will be sure to find all of the speakers very entertaining and informative. This session will be held:

Saturday, November 6, 2004

9:00 a.m. – 1:00 p.m.

Saginaw Valley State University – Alan W. Ott Auditorium
(Continental Breakfast served at 8:30 a.m.)

Seating is limited. Please make reservations by October 27, 2004, by calling (989)249-8201 or (800)227-2328 Ext. 8201.

TRICK or TREAT

Attention all Kids!

Visit us on October 29th to receive a Halloween Bag filled with candy.

Holiday Closings

THANKSGIVING
Thursday, November 25

CHRISTMAS EVE DAY
Friday, December 24

NEW YEAR'S EVE DAY
Friday, December 31


Consumers Choice CREDIT UNION
www.choicecu.org

Serving Our Community with Trust and Personal Service

2510 Weiss Street
Saginaw, MI

PHONE
989.799.5580
800.292.3603

FAX
989.799.5040

EASY TOUCH TELLER
800.860.5704

