

## LOOKING FOR A WAY OUT?

You are invited to a free **Financial Survival Workshop** sponsored by area credit unions for members seeking ways to trim their living expenses and learn more about credit bureau procedures and how to improve credit scores. All attendees are entered into a "must be present to win" drawing for a \$100 cash prize to be held at the conclusion of the workshop:

Kathryn Greiner, the "budget guru", will present:

- Cost Cutting Options
- Bill Paying and Saving
- Developing a Plan for Spending

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

- Understanding the Credit Reporting Industry
- How to View Your Credit Report & Submit Disputes
- Elements of Credit Scores & How to Improve Yours

Other credit professionals will explain:

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

THIS SESSION WILL BE HELD:  
Saturday, November 5, 2005  
9:30 a.m. – 1:00 p.m.  
Saginaw Valley State University  
Alan W. Ott Auditorium  
(Continental Breakfast served at 9:00 a.m.)

Seating is limited. Please make reservations by October 28, 2005, by calling (989) 249-8201 or (800) 227-2328 Ext. 8201.

## PAID AHEAD LOANS

We've made some changes in our loan contracts. You will no longer be able to "pay ahead" on your loans. In the past if you applied \$500 to your loan that had a regular payment of \$250 your due date would move forward by two months and you would be "paid ahead".

Now we require that a payment be made every month. In the same situation as above where you paid \$500, your due date will move forward only one month and you will have just applied extra to the principal thus decreasing your balance. You will still make your regular payment the following month.

When viewing your accounts on line you will start to notice this change. Your loan payment will not move forward more than 30 days at one time.

If the situation arises where you need to make two or more month's payments at the same time, for example you are taking an extended vacation or sick leave, contact the credit union and we will make those accommodations for you.

## Mega Buck and Student Achiever

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

**Skyler Albert • Zachary Clark  
Jessie Hollenbeck  
Fletcher Harris • Lauryn Smith  
Dennis Quakenbush II**

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 Minor • Amanda Nava  
Lauren Ebel**

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!

## CHRISTMAS CLUB ACCOUNTS

Christmas Clubs will be transferred into members savings on November 1<sup>st</sup>, 2005. Approximately \$233,000 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. If you needed to pay for any unexpected expense, you have the ability to access your Christmas Club Account. With each withdrawal from your Christmas Club, a minimal \$5.00 fee will be assessed. Withdraw as many times as you want!

## Seniors Gathering

Join us on November 1<sup>st</sup> at our credit union from 9:00 a.m. – 11:00 a.m. for our quarterly gathering.

We will be providing coffee and donuts to any seniors that join us on November 1<sup>st</sup>, 2005. Mark your calendars to come and visit with fellow retirees and inquire about the credit union's products and services. We will be scheduling these gatherings every 5<sup>th</sup> Tuesday of each quarter.

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

## Holiday Closings

**THANKSGIVING**  
Thursday, November 24<sup>th</sup>

**IN OBSERVANCE OF  
CHRISTMAS DAY**  
Monday, December 26<sup>th</sup>

**IN OBSERVANCE OF  
NEW YEAR'S DAY**  
Monday, January 2<sup>nd</sup>



Serving Our Community with  
Trust and Personal Service

2510 Weiss Street  
Saginaw, MI

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800.292.3603

**FAX**  
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800.860.5704

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## ATM Limits

We are in the process of increasing our 24-hour withdrawal limits for our Consumers Choice Credit Union ATM Cards from \$300 up to \$500. Watch our website ([www.choicecu.org](http://www.choicecu.org)) for further details.

Also, we just want to remind members who have an ATM/Debit Card that our withdrawal limits are based on a 24-hour time period. For instance, if you withdraw the maximum amount at 11 PM you will not be able to get any additional money until after 11 PM the next day.



## Christmas Loan

Whether, you are saving up for that expensive gift or a few of the little ones. Consumers Choice Credit Union can help make your holiday season that much less stressful. All you have to worry about is who is going to be wrapping your gifts.

### Check It Out!



We will be offering this awesome loan promotion for the months of November and December. Also, remember that you can apply at the credit union, on the phone or even on our webpage at [www.choicecu.org](http://www.choicecu.org).



## Win a New Home!

Use your Consumers Choice Debit MasterCard between November 1<sup>st</sup> and December 31<sup>st</sup>, 2005, and you will automatically be entered into a drawing to win a new HOME valued at \$350,000. Plus, when you use your Debit MasterCard at any participating Sears you will receive double entries.

Don't you think that is incentive enough to finally open up that Consumers Choice Debit MasterCard now? We can have your debit card sent to your home address in 7-10 business days after approval. You will be able to use your debit card at any business which accepts MasterCard. Simply swipe your debit card at any business, select **\*credit**, sign your name and record in your check register. With a debit card you eliminate the need to write paper checks at businesses.

\*By selecting the "credit" button it makes the transaction easier and the money still comes out of your checking account.

## EARN MORE ON YOUR CERTIFICATES OF DEPOSIT

The higher your certificate (CD) balance the more interest you earn.

We now have a tiered rate schedule for our CDs.

**The more you deposit the higher your rate will be!**

Check out our rates at [www.choicecu.org](http://www.choicecu.org) or give us a call.

## NEW PLATINUM CARD!

We think our members are really special so we are upgrading our VISA to a prestigious Platinum Card. Your account number will remain the same and you'll continue to enjoy all the same benefits you currently do. Please watch for you new Platinum Card in the mail sometime in November. When you receive your new card, please destroy your old card.