



Consumers CENTS

1ST QUARTER 2006

A QUARTERLY PUBLICATION
FOR CONSUMERS CHOICE
CREDIT UNION MEMBERS

Consumers Choice Student of the Month Award

We have teamed up with WIOG (102.5) to recognize students in our community for their great achievements. Students grades 9-12 can be nominated by anyone (parents, teachers, classmates, etc...) on WIOG's website at www.wiog.com. One student a month is chosen based on hard work ethic, school grades and improvement, extracurricular activities, community involvement and a positive, winning attitude. We reward the student with a \$100 CD account, and present it to the student on the Demas Show.

Our winners so far are:

- Carrie McBride, Caro High School-September
- Joshua Sullivan, Arthur Hill-October
- Courtney Warner, Hemlock High School-November

We are proud of you. Keep up the good work!

You'll be missed!

JOAN MARZLUFT

She retired December 1, 2005 after 20 1/2 years as a Member Services Representative/Teller. Joan plans to work on her crafts, gardening and spend more time with her family. She and her husband, Matthew, have 3 children and 9 grandchildren.

Annual Meeting

Our annual business meeting is scheduled to take place on Thursday, April 27th at 6:00 p.m. at the credit union. The meeting will be followed by snacks and prizes.

TAKE CONTROL Consolidate Your Debt



It's a brand new year, and a great time to make a fresh financial start.

If you are stressed out about debt, a debt consolidation loan might be the perfect solution. Instead of juggling piles of bills and worrying about due dates and minimum payments, you can just make one monthly payment with a low fixed rate.

Save time, save money and get all your bills paid off in one easy step. Call or stop by for details.



Tax Refund Loans

If you're expecting a refund but you could really use the money NOW, do not fall for a high-priced refund anticipation loan! We can save you lots of money. Give us a call, stop by the credit union or apply online at www.choicecu.org.

Why Wait? Use Direct Deposit for Your Tax Refund

Direct Deposit is a fast, secure way to receive your tax refund. Your money is electronically deposited into your account, up to 3 weeks earlier than if you were to receive it by mail! You can put your refund to work right away, and you won't have to worry about a check being lost or stolen.

Follow these guidelines when completing the Direct Deposit line on your tax form 1040, 1040A or 1040EZ:

- Use the Consumers Choice routing number: **272484616**.
- Use your base account number (typically 4, 5, or 7 digits) plus the appropriate 3-digit suffix: 000 for Savings, or 001 for Checking.
- Do not put any dashes or spaces between the base account number and the suffix.
(See the example below)

12345000 OR 12345001

Watch Your Mail for Tax Forms

We will soon be mailing out IRS Form 1099 for members who earned \$10 or more in dividends on credit union accounts and IRS Form 1098 for those who paid at least \$600 in interest on credit union mortgages. Please retain these forms for your tax preparation. If you feel you should receive one of these forms but don't, please let us know.



Paid Tax Receipts: It is property tax time again! If you have a mortgage or home equity loan with our credit union, please provide us with your paid tax receipts.

2006 Scholarship Applications

At Consumers Choice Credit Union, we understand the high cost of higher education. Whether a member of your family is enrolling in a college, university or trade school, we want to help support their dreams and ambitions! Once again this year, we will be awarding one student a \$1,000 scholarship. To be eligible for this scholarship you must meet the following criteria:

- Applicant must be a member in good standing at Consumers Choice Credit Union.
- Applicant must be accepted at an accredited college, university or trade school.
- Scholarship recipient must maintain a full-time status at an accredited college, university or trade school.
- Applicant must have and maintain a GPA of 2.75 or higher.
- Applicant must be a high school senior, full-time college student or member continuing their education.
- Applicant must submit a 400-600 word essay on a selected topic, postmarked no later than March 19, 2006 with completed application enclosed.

Scholarship applications will be available at the credit union beginning mid-January of 2006. Please direct any questions about the Consumers Choice Credit Union Scholarship program to Nichole Bartel at (989) 799-5580.

Upcoming Elections

The nominating committee is seeking members interested in running for positions on the Board of Directors. The committee will review the member's qualifications and ability to serve. If you are interested in becoming a nominee, please contact Jeanne Hartwig at our credit union or one of the following committee members:

Foster Findlay • Gene Engerer



F.Y.I

New Regulations On Selling, Abandoning Vehicles

Effective October 1, 2005, you are required to do one of the following when selling or transferring a vehicle:

1. Accompany the purchaser to a Secretary of State office to ensure the vehicle title is transferred,
- OR**
2. Maintain a record of the sale for at least 18 months

The new laws also impose new fines and sanctions for abandoning a vehicle. To learn more, visit www.legislature.mi.gov. Click on "Public Acts" in the left-hand column, and search for Public Acts 493 or 495 of 2004.

Staff Changes

Good-bye to
CHRISTOPHER JOHNSON

He took advantage of a new career opportunity. He was with the credit union for 4 1/2 years.

New Team Member
KELLY PALOMO

She joins us as a part-time teller with 5 years banking experience.

New Team Member
NICHOLE BARTEL

She is our new Marketing Specialist and recently received a Bachelor's Degree in Business Administration from Northwood University.

Save Time and Trees with E-Statements

You can cut down on paperwork and receive your monthly statement information faster by signing up for e-Statements.

Did you know?

- E-Statements are quick, easy and free.
- E-Statements provide up to 12 months of account history, so you can refer back to previous transactions at any time.
- If you ever change your mind, we will be happy to switch you back to paper statements any time.

To sign up, simply log on to CU@Home and click on "e-Statements." You can also read your credit union newsletter online at www.choicecu.org.

Seniors Gathering

Join us on Tuesday, January 31st at our credit union from 9:00 – 11:00 a.m. for our quarterly gathering.

We will have a speaker from Michigan's "Attorney General Senior Protection Brigade" offering practical advice on how you can avoid becoming a victim of identity theft. The presentation will last one hour (9:30 to 10:30), and we will also have some time for coffee, donuts and discussion.

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

Notice To VISA Cardholders

You should have received your Platinum card by now. Please call the credit union if your new card has not arrived. Once you get the new card, destroy your old card and enjoy all the special perks of VISA Platinum!



Serving Our Community with Trust and Personal Service

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