

## Youth Week Winners

Consumers Choice Credit Union youth week was held in April 2008. The theme was "Go Green" which included various ways to clean up our environment. We had great participation from our youth Credit Union members. Our youth members participated in contests which included a poster contest, a guessing game, and a deposit drawing. The poster contest was a way for children to create a picture of why recycling is beneficial to our environment.

We also had a candy jar displayed in our lobby during youth week. When a youth member came into the Credit Union they could guess how many pieces of candy were in the jar. The member who guessed closest to the correct number won the jar of candy. Each youth member who deposited money into their kids club during youth week was put into a drawing for a VISA gift card. The winner was chosen after the week of festivities. **The winners of each contest are posted below.**

**Poster Winner:** Katrina Herder; Age 10, 4th grade  
**Candy Jar Winner:** Mega Buck - Kayla LeMuel  
**Account Deposits:** Heather Kleekamp

Thanks to all of the youth individuals who participated in our youth week festivities. Keep up the good savings!

Pictured is candy jar winner, Kayla LeMuel and poster winner, Katrina Herder along with her winning poster design.



## REFINANCING YOUR HOME

### When is the time right for you?

Whether your goal is to do some home improvements, pay off some bills, or you are just looking for a lower house payment, the equity built up in your home can be a great source of extra cash. Interest rates are still down and our Mortgage Center has many programs to offer. No matter what your situation, we have the program to suit your needs. Choose from 40, 30, 20, 15, and 10-year mortgages, Interest Only, Zero Down, Bi-Weekly mortgages, Adjustable Rate or Balloon Mortgages. Our Mortgage Center Loan Officers will help you determine which refinance program is best for you and take your application over the telephone or you can apply online at [mortgagecuso.com](http://mortgagecuso.com). Your payments can be deducted from your Consumers Choice Credit Union account or can be mailed directly to Mortgage Center. With all the options our Mortgage Center has to offer, it might make sense to refinance your home. Contact our Mortgage Center toll free at **1-888-562-6865** for your refinance consultation.

## Kid's Club Winners

### Congratulations to our latest Mega Buck & Student Achiever Winners!

The winners of our monthly drawings for April and May are as follows:

**Mega Buck Club** April 2008- Jarred Stoner  
 May 2008- Lauren Scott  
**Student Achiever** April 2008- Jessica Davis  
 May 2008- Kelsie Morris

Congratulations to our latest winners!

## LOW COST INSURANCE!

Consumers Choice Credit Union offers insurance at a low cost on all loans that you receive through us.

### CREDIT LIFE AND DISABILITY INSURANCE

Unexpected disability or death can affect your household's income level and change your family's standard of living in an instant, making household financial commitments difficult to meet. Coping with a disability or death can be emotionally and physically stressful for your family. When you choose to protect your loans with Credit Life and Disability Insurance, you're planning for your family's financial future.

### GUARANTEED ASSET PROTECTION PLUS (GAP)

How do you know if your vehicle is adequately protected by your primary insurance carrier? Ask yourself the following questions:

- After I drive off the dealer's lot, will I owe more on my vehicle than it's worth? (Vehicles depreciate by thousands of dollars after purchasing.)
- Will I put less than 20% down on the purchase of my vehicle?

Answering "yes" to either question means your vehicle may not be completely protected. You could be responsible for paying the difference between your primary insurance settlement and your loan balance in the event your vehicle is lost, stolen, accidentally damaged beyond repair, or declared a total loss. GAP insurance helps protect you from having to pay up to thousands of dollars out of your pocket.

The next time you borrow with Consumers Choice, be sure and ask about our insurance options.

## Free Gas or Groceries

How would you like free groceries for a year? What about free gas for a year? Members of Consumers Choice Credit Union now have the chance to win either of these great prizes. Apply for a VISA card through Consumers Choice Credit Union with the chance to win \$10,000 toward free gas or groceries for a year. It's fun & easy:

**Sign up for a new VISA Card and receive a scratch off card with your chance to win big.**

## CCCU Welcomes 2 New Employees

Adam Wallaker started at Consumers Choice Credit Union in April 2008. He started as the receptionist and is a great asset to our Credit Union. Next time you stop by, make sure to meet Adam.

Jodi Martin started at Consumers Choice Credit Union in June 2008 as a Member Service Representative. She was previously employed with Dow Chemical Employees Credit Union. Be sure and stop in and meet Jodi while you are at the Credit Union.

**Consumers Choice CREDIT UNION**  
 Serving Our Community with Trust and Personal Service

2510 Weiss Street  
 Saginaw, MI 48602-3898

**HOURS\***  
**Lobby:** Mon.-Fri. 8:30AM -5pm  
**Drive-thru:** Thurs. & Fri. Open until 6pm

**PHONE**  
 989.799.5580 ■ 800.292.3603

**FAX**  
 989.799.5040

**\*Saturday Drive-Thru hours at our Shared Branching Locations**

**Easy Touch Teller Number**  
**1-877-236-4880**

[www.choicecu.org](http://www.choicecu.org)



## Member Appreciation Day

– Thursday July 31, 2008

Come on in to Consumers Choice Credit Union for our annual Member Appreciation Day. Come hungry and enjoy our free hot dogs & soft drinks! While you eat you can also enter a drawing to win a great prize just for stopping by.

Member Appreciation Day is the one day that Consumers Choice can show our members how much we appreciate their business. It's our way of saying thank you for all you do for the Credit Union.

Bring your appetite!!



## Cedar Point Tickets

Consumers Choice Credit Union has Cedar Point tickets available.

### Prices are as follows:

<b>Any Day Adult</b>	<b>\$35.00</b>
<b>Any Day Junior/Senior</b> (3-older or under 48*/per ticket) or (ages 62-older/per ticket)	<b>\$14.50</b>
<b>Ride &amp; Slide</b> (2 day ticket/per ticket)	<b>\$66.00</b>

A perfect summer vacation getaway for you and your family. Get your tickets today!



## 2008 Scholarship Winner Ashley Jarabek

Ashley is currently a student at Central Michigan University. She is working towards a degree in Physical Therapy. Ashley is an active volunteer in Habitat for Humanity, CMU & You Day, and CMU Lunch Buddies, just to name a few. She has dedicated a vast majority of her time to volunteer work, as well as her studies. She also was named CMU's Top 20% academically in 2008 along with being invited to join the "National Society of Collegiate Scholars" in 2008. Ashley excels in her college studies with a GPA of 3.70.



All Scholarship applicants were asked to submit an essay on the following question: **What advice would you give to Credit Unions seeking low-cost ways to attract and serve young members (ages 25 and younger)?**

Some of Ashley's ideas include special accounts or "clubs" for young adults. With these accounts the individual would get a free gift when opening the account. Ashley was able to give the Credit Union some good ideas to add onto our current kids club accounts that we offer. Ashley also gave us the idea of offering free financial courses to young adults to help them balance and maintain their checking accounts with the Credit Union.

Congratulations to Ashley Jarabek. Good luck with your future endeavors.

## E-Statements are the Way To Go!

If you haven't signed up yet, now is the time to receive your statements via your email. It's quick and easy. You will receive an email message letting you know your statement is ready much sooner than you would receive a mailed copy of your statement. It's also safe and convenient. Your statement gets sent to your confidential email address and is protected by your password. Not only is it safe and easy but you also will be helping our environment by saving on paper. Interested? You can sign up online. It's quick and easy!

- Log into your home banking and click on preferences.
- Click on the E-Statement icon. You will be given the option to sign up for E-Statements.

**\*\*As an added bonus, sign up for E-Statements between July 1- August 31, 2008 and you are automatically enrolled to win a Nintendo Wii Console. \*\***

## Debit/Master Card Promotion

**What would it be like for you – and three friends – to attend a 2008 MLB® World Series® game? Now there's a chance to find out.**

Every time you use your MasterCard® card from August 1 through September 15, 2008, you'll be automatically entered for a chance to WIN a trip for you and three friends to a 2008 MLB® World Series® game.\* Enjoy all the benefits of your MasterCard card, and – for you and three friends – you just might hit a grand slam. Visit [www.priceless.com/worldseries](http://www.priceless.com/worldseries) for details.

\* NO PURCHASE NECESSARY. Void where prohibited. PIN-based & international transactions ineligible. Starts 8/1/08. Ends 9/15/08. Restrictions apply. Click here [www.priceless.com/worldseries](http://www.priceless.com/worldseries) for Official Rules & complete details.

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\* NO PURCHASE NECESSARY. Void where prohibited. PIN-based & international transactions ineligible. Starts 8/1/08. Ends 9/15/08. Restrictions apply. Click here [www.priceless.com/worldseries](http://www.priceless.com/worldseries) for Official Rules & complete details.