



Consumers CENTS

2ND QUARTER 2005

A QUARTERLY PUBLICATION FOR CONSUMER'S CHOICE CREDIT UNION MEMBERS

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Have you been looking for a way to lower your car payment? Look no further than refinancing your vehicle here at Consumers Choice Credit Union. Our rates start at a low 4.25% and we have flexible terms making your payments or finance charges much less than you are paying with your current financial institution. Another added benefit you will receive is the personal touch our members have grown accustomed to receiving.



Also, in some cases you must finance your new vehicle with a certain institution in order to get the rebates. Take the rebates and then you can turn around and refinance your vehicle with us. Bring us your title, payoff amount and we will take care of the rest. By refinancing with us it allows you to pay your vehicle loan weekly, bi-monthly or monthly and gives you the option of setting your loan up for automatic payments. We also can find the term that best suits your needs. Remember you can also apply online at www.choicecu.org.

Did You Know?

You can find a bluebook value for vehicles, boats, motorcycles and many others from our webpage? Here are some simple steps:

- u Visit www.choicecu.org
- u Click on our Links page
- u Scroll down to Financial and Consumers Links
- u Click on either *Kelley Blue Book* or *NADA Book Value*
- u Enter the pertinent information and receive a blue book right away

Online Check Orders

Liberty online check ordering process is now even easier! Just click on the Liberty Link from our homepage and save yourself some time.

Notice to Members

Our loan rates have changed:

Mortgages:

Range 5.25% - 8.25%

New/Used Vehicles and Motorcycles :

Range 4.25% - 17.00%

Other Secured Loans:

Range 5.25% - 17.00%

Signature Loans:

Range 7.00% - 21.00%



Seniors We Want You!

Join us on May 3rd, at our credit union from 9:00 am – 11:00 am for a quarterly gathering. We are going to provide coffee and snacks to any seniors that join us on May 3rd, 2005. The purpose of these gatherings is to visit with fellow retirees and inquire about all of the credit union products and services. The credit union is going to try and schedule these gatherings at least once a quarter on the 5th Tuesday of each quarter. So mark your calendars in advance so we can enjoy your company.

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

5 Minutes Could Mean \$50

Give us 5 minutes of your time and we will find a way to lower your payments or save you money. If we cannot find a way to save you money or lower your payments we will give you \$50. It's that simple!

Give our Loan Experts a chance to lower your payment or save you money on that mortgage, vehicle or those high rate credit cards. We will take care of the dirty work and all you need to do is reap the benefits. Call 799-5580 or apply online today at www.choicecu.org.

*Certain Restrictions Apply



HOLIDAY CLOSINGS

MEMORIAL DAY • Monday, May 30th
INDEPENDENCE DAY • Monday, July 4th

Get Your E-Statements Today!

Are you looking for a way to save on all that paperwork each month? Look no further than our e-statements. Sign up for e-statements today and you will have your next months statement sent via email no later than the 3rd of the month, compared to mid-month with paper statements.

All you need to do is take a couple minutes to sign up on our webpage.

- Sign onto *Homebanking*
- Click on *View Your Statements*
- You will then be prompted to read and accept the security agreement
- Click the box that says *I would like to receive my statement electronically*
- Enter your current email address
- Click *Accept*

Once you have completed those steps you are done and will receive your statement via email next month.

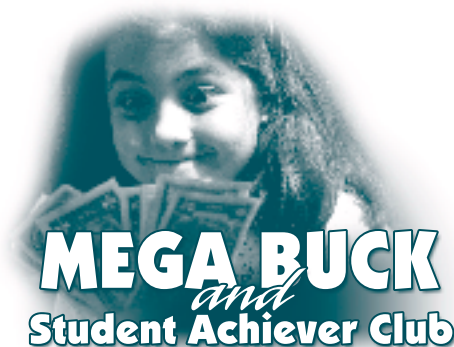
Remember we have a Surcharge Free ATM open 24 hours a day!



Have you been dreaming of how you or your family were going to take that dream vacation, or trying to find a way to pay off those high interest rate credit cards and bills? We have you covered at Consumers Choice Credit Union with a Home Equity Line-of-Credit. Our line-of-credit has flexible terms and great rates that our members can take advantage of. You are able to draw on the line-of-credit for up to 10 years. Call one of our Mortgage Experts today to get more information and take another step to enjoying that dream vacation or paying off those credit cards.

Protect Your Children

We will be hosting a Children's Car Seat Safety Check on May 17th, 2005. We are asking that you call the credit union to schedule a time for an on-site technician, provided by AAA, to inspect and answer any questions you may have regarding your child's car seat. We will have free fingerprinting for kids and a representative from AAA, giving free quotes on auto and homeowners insurance. Tell your family and friends they are welcome to take advantage of these free services provided to them between 1 and 4 pm on May 17th.



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

- Eric Lawrence** **Peter Jensen**
Hailey Shields **Lindsay Burk**
Katelyn Yacks **Christopher Day**

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 Lauren Ebelt, Tiffany Pringle, and Celeste Quiney. 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!

Keep Your Valuables Safe

Now is the time to put your valuables in a safe spot. We have three different sizes of safe deposit boxes available for our members:

- n **5 X 5** \$20.00 Annually
n **3 X 10** \$30.00 Annually
n **5 X 10** \$40.00 Annually

Some things to consider keeping in your Safe Deposit Boxes are: *Mortgage Deed, Marriage License, Vehicle Titles, Collectables, Birth Certificates, Passports, Tax Information, Trust Documents, Living Will Documents and Power of Attorney Papers.* Stop by today and keep your valuables safe!

Visa Gift Cards Are Here!

- Any amount between \$25-\$500
- \$5.00 Service Charge
- Accepted anywhere Visa Credit Card is accepted
- Great birthday gift
- Practical for college students
- Perfect for special occasions
- In stock and at the credit union

Withdrawal From Your Christmas Club

In the past you were not able to access your Christmas Club Account unless you forfeited your dividends and closed it out for the year, but we have changed that. You now have the ability to access your Christmas Club all year long. You can make withdrawals and keep your account open, you will just be charged \$5.00 each time you withdraw - no limit on the number of times. You will still receive your yearly dividends at the end of the year!



Serving Our Community with Trust and Personal Service

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PHONE
989.799.5580
800.292.3603

FAX
989.799.5040

EASY TOUCH TELLER
800.860.5704

www.choicecu.org

