



Consumers CENTS

2ND QUARTER 2006

A QUARTERLY PUBLICATION FOR CONSUMERS CHOICE CREDIT UNION MEMBERS

Save BIG with our 15-Month CD Special

Make your money grow with our awesome 15-month CD Special!

Amount	Rate	Yield
500- 9,999.99	4.51	4.60
10,000- 24,999.99	4.65	4.75
25,000- 99,999.99	4.70	4.80
100,000	4.74	4.85

HOME IMPROVEMENTS? DEBT CONSOLIDATION?

Consider taking out a Home Equity Line of Credit. A Line of Credit means you don't have to borrow a big lump sum at once - you can withdraw money as needed.

You can borrow up to 10% of your home's value

Tax Deductible Interest

Easy Access to your funds



We are committed to protecting the privacy of your financial information and are required by law to do so.

Due to increasing cases of identity theft and the prevalence of financial scams, after April 15, 2006 we will require the use of a code word for any transaction or information given out via the phone.

Your password can be any combination of letters and numbers up to 15 characters. Please create your password the next time you visit if you haven't already done so.

If you have a new address or a temporary address and you are not getting your statements please call us and let us know. There has been a change in the way our statements are being mailed and the post office will not be forwarding your statement to a new or temporary address unless we have it on file here at the Credit Union. Please call us if you have a new or temporary address so we can ensure you will receive your statement.

THANK YOU!



From Feb. 27th-March 24th

We partnered with Heel 1 4.5 FM give you a chance to win extra cash. Everyone who got a Heel 1 2 bill with a red Heel logo on it won another \$2 plus some other prizes. Congratulations to our members who won:

- | | |
|------------------|-----------------|
| Valentino Torres | Sally Town |
| Diane Valos | Mi e Valos |
| Kristi LaBelle | Richard Shelton |
| Brenda edding | ason Guerin |
| Chedric Greene | Mi e Hirschman |
| Robert Williams | |

And always remember OUR ATM is always surcharge free. Now that's crazy!!!

Thanks ?

Members and team members raised \$2 to help the Salvation Army in aiding the victims of the La Beside Apartment fire. The Salvation Army appreciates our support. It's friends like you who make the difference share with those who have very little that make our community a great place to live!

VISA PLATINUM UPDATE

We recently upgraded our VISA Cards to VISA Platinum Cards and you should have received these in December. If you did not receive your Platinum card please call us. The old card is no longer valid and will not work.

"People Helping People" is the Credit Union Philosophy!

YY L PP T

Please join us for our Annual Meeting on Thursday, April 27th at 6:00 p.m. here at the credit union. The meeting will be followed by snacks and prizes!



HOLIDAY CLOSINGS

Memorial Day Monday May 2
Independence Day Tuesday July 4

-LYVTYR 5 More Convenient : 5LNV

Aeroquip Credit Union has been added as a shared branching partner. Now you can use this credit union to conduct transactions just as if you were here. Aeroquip has branches at 901 Plymouth St. and 501 Lawrence Ave. in Jackson. For more info you can visit their website at www.aeroquipcu.com.

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The best way to protect yourself from credit card fraud is to sign the back of your cards. This will protect you under the terms and conditions of our credit card fraud protection agreement.



BL NS : ST STYR XLT

Lately there have been an alarming number of incidences of fraudulent e-mails coming from places claiming to be financial institutions.

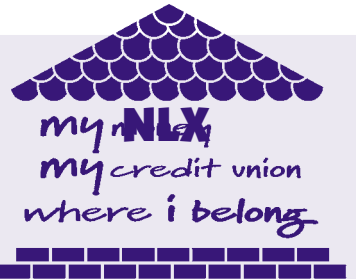
Here is what you can remember to protect yourself :

Consumers Choice Credit Union will NEVER solicit personal or private information via e-mail. NEVER click on the link provided in an e-mail you believe to be fraudulent. DO NOT open an attachment to an unsolicited e-mail unless you have verified the source. DO NOT be intimidated by an e-mail or caller who may threaten you with legal consequences if you do not provide or verify information.

Go to the company's website by typing the site address in browser's address bar to verify the address is legitimate.

Use the FTC Federal Trade Commission website www.ftc.gov for more information on phishing scams

If you do become a victim: Make sure you report it to the credit bureaus and the police!



NATIONAL CREDIT UNION
YOUTH WEEK 2006

We will be celebrating our youth during National Credit Union Youth Week. Stop by all week to participate in the fun contests we have planned.

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Congratulations to our latest winners:

Kristina Cummings, Reeland High School, December
Kyle Bonar from Merrill High School, January
Amber Hearit of Bay City Eastern High School, February
Heather Arnett of Hemlock High School, March



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Concerned about how to plan a will or set up a trust? You are not alone. However this is one of the most important things you can do for your family! Money Smart Week is April 2-2. Be smart about your money by attending this helpful seminar. The speaker is Rene Nesbit Shinner and Co-Owner P.C. She can answer your questions and provide valuable information on how to create simple wills and trusts, complete insurance trusts, gifting programs and trusts for special needs children.

When: Wednesday April 2nd
Time: 7:00 - 8:00

Where: Garber Buick 545 State St.

Sponsored By: Consumers Choice and Team One Credit Union

You and your guests are invited to attend and seating is limited so please call 877-755-4444 or Nichole to reserve your spot! Light refreshments will be served.

We are a new partner with Sprint Credit Union Calling Plan. You can receive a 10% discount on all international calling charges. Number portability. Coast-to-coast coverage. Simplified calling plans. National rates with no roaming or long distance charges. Plus, current Sprint PCS promotions. Current Sprint PCS customers also save.



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www.choicecu.org

For those outside credit union membership, visit our local Sprint Store or call 877-755-4444 and mention Discount Code 0130554791 or click on the Sprint link on our homepage at www.choicecu.org.

