



Consumers CENTS

4TH QUARTER 2008

A QUARTERLY PUBLICATION
FOR CONSUMERS CHOICE
CREDIT UNION MEMBERS



Member Wins Wii.

Consumers Choice Credit Union Members recently had an opportunity to be entered in a drawing for a **Wii** Game System if they enrolled for E Statements. There were 56 credit unions that participated in this promotion and 10,249 participants from all of the credit unions combined.

We are proud to report that one of our own Consumers Choice Members won the **Wii**!! We would like to congratulate **Jennie Moler** and thank her for her patronage. Enjoy your **Wii**!

Apply for a New **VISA** Today and You Could **Win BIG!!**

When you have a Consumers Choice VISA, you are an instant winner. Not only do you get our **LOW RATE of 8.9%**, you also get the reassurance that you are working with someone you can trust! Our VISA may be lacking some of the bells and whistles of other cards but it is also lacking in the fees and sudden rate hikes that come along with some of those other card offers you may have received.

AS AN ADDED BONUS, if you apply for a new VISA card between now and December 31st, you will receive a scratch off card that could be worth **\$10,000 toward groceries or gas** for a year! Plus, there are 1000's of other prizes to be given away.

Remember, with a Consumers Choice VISA you'll find:

- No annual fee
- No sudden rate hikes
- No hidden fees
- Personal, friendly service from people you know and trust!

Stop in today to pick up your VISA application! *

*Limit of one application per member may be turned in to receive scratch off card while supplies last.



it **my credit union** belongs to me™

International
Credit Union Day
October 16, 2008

At Consumers Choice Credit Union, we take pride in our heritage as a cooperative financial services provider and our connection to other credit unions worldwide.

Help us celebrate on Thursday, October 16th! Stop by for **FREE SNACKS** and a chance to win lots of great prizes!

Consumers Choice Says Goodbye to Clara

Clara Hollenbeck has retired from Consumers Choice Credit Union after 26 ½ years of distinguished service. Clara worked in many different areas in the credit union including the teller line, collections and most recently as a Member Service Rep and Senior Loan Officer. She will be sorely missed and we wish her the best in everything!

Christmas Loan Special! Is Your Christmas Budget Tight This Year?

Don't let it get you down over the Holidays! We will be offering a Christmas Loan Special to help. The rate will be as low as 6.25% in November and December. **AND**, if you apply on line you'll get an even **LOWER** rate! Call us for details and terms!



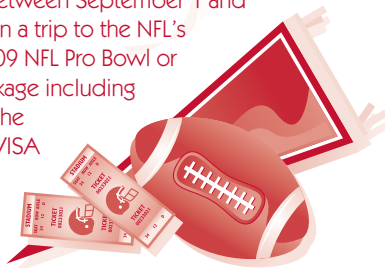
Your Money is **SAFE** with us!

Savings in every federally insured credit union are backed by the National Credit Union Share Insurance Fund (NCUSIF), a fund maintained by the US Treasury. The NCUSIF is administered by the National Credit Union Administration, an agency of the federal government, which insures your savings up to at least \$100,000 and IRA accounts up to at least \$250,000. And, funds in a federally insured credit union can be insured to a level much higher than the aforementioned amounts, depending on how you establish your accounts. If you have questions about how much your account is insured for, please feel free to call us and we would be happy to do an analysis of your account for you. You can also go to our website and click on the link to NCUA for more details.



You Could Win a Trip to the Super Bowl

Every time you use your Consumers Choice Credit Union VISA card between September 1 and December 31, 2009, you are automatically entered for a chance to win a trip to the NFL's three biggest events! You could win a trip to Super Bowl XLIII, the 2009 NFL Pro Bowl or a 2009 Playoff Game. The winner of each trip will receive a prize package including airfare for you and a guest, deluxe hotel accommodations, tickets to the game, a chance to hang with an NFL player, and a \$500 NFL-themed VISA Gift card. In addition, hundreds of First Prize winners will receive \$100.00 NFL-themed VISA Gift cards.



Member Appreciation Day 2008

Thanks to everyone for making it a great day once again!!



Congratulations to our 4 gas card winners!

VISA Gift Cards – The Perfect Gift

The holidays are coming and VISA Gift Cards are available for only \$3.00 each.

Don't know what to buy for the person who has everything? Short on time? Buy a VISA Gift Card, the perfect gift for anyone. VISA Gift Cards are safer than cash, easy to use, and can be used anywhere VISA debit cards are accepted. They can be purchased right here at the Credit Union for the holiday season and throughout the year for any special occasion.

Kid's Club Winners

Congratulations to our latest Mega Buck & Student Achiever Winners!

The winners of our monthly drawings for July, August and September are as follows:

Mega Buck Club

Liberty Gorney
Logan Kapitzke
John Bardoni

Student Achiever

Latoya Erby
Matthew Ebelt
Amanda Minor

Congratulations to our latest winners!

Christmas Club Accounts

Attention Christmas Club Account Holders: your money will be transferred into your savings accounts on **NOVEMBER 1st, 2008.**

Throughout the year members have saved with their Christmas Club Accounts, and approximately \$226,500 will be available for member use. Members earned 1.25% interest on their money. A Christmas Club Account isn't just for the holidays – it can be used for any purpose. You can withdraw money as many times as you wish before November for a \$5.00 fee per transaction.

ATM DEPOSITS

Effective 11-01-2008,

all deposits made at an ATM machine will have a **three day hold.**

If you make ATM deposits on a regular basis and would like to keep the one day hold that is currently placed, please call our office and ask to speak with member services.

Holiday SCHEDULE

THANKSGIVING

Thursday, Nov. 27 **CLOSED**
Friday, Nov. 28 **OPEN 8:30 am - 5 pm**

CHRISTMAS

Wednesday, Dec. 24 **OPEN 8:30 am - 1 pm**
Thursday, Dec. 25 **CLOSED**
Friday, Dec. 26 **OPEN 8:30 am - 5 pm**

NEW YEAR'S

Wednesday, Dec. 31 **OPEN 8:30 am - 1 pm**
Thursday, Jan. 1, 2009 **CLOSED**
Friday, Jan. 2, 2009 **OPEN 8:30 am - 5 pm**



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

