



# Consumers CENTS

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FOR CONSUMER'S CHOICE  
CREDIT UNION MEMBERS

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## New Building Update Safety Deposit Boxes

We will have safe deposit boxes available in the new building. If you are at all interested in one please give the credit union a call and get your name on the list.

### Limited Service

During the second phase of our remodeling the drive-in will be closed for a few days each week for a 5-6 week period. We apologize in advance for any inconvenience this may cause.



## 8 Important Mortgage Questions

The thought of buying a home spurs hopes, dreams and many questions. Many of the questions center around the most intimidating part of the home buying experience – the mortgage. You are going to have your mortgage possibly for a long time, so the more you know about it the more at ease you will be with your decision.

Here are 8 important questions you should consider when thinking of purchasing a new home:

- 1) What's the lender's history?  
*We are a personal and trusted financial institution serving our members for over 53 years.*
- 2) How much are the closing costs?  
*We have limited closing costs.*
- 3) Can I make bi-monthly or weekly payments?  
*We offer weekly, bi-monthly and monthly payments schedules. Your choice!*
- 4) What other fees must I pay up front?  
*We have no upfront fees!*
- 5) How big of a down payment must I pay?  
*Our down payments vary, but in some cases a down payment is not needed.*
- 6) What will private mortgage insurance cost if required?  
*We do not require private mortgage insurance*
- 7) How much can I afford to borrow?  
*We can pre-approve our members and put them in a payment that best suits your financial situation.*
- 8) When is the mortgage payment due each month?  
*We have the ability to make your mortgage payment due any day of the month.*
- 9) Is there a prepayment penalty?  
*We have no prepayment penalty on our mortgages.*



## Hot Dog Cookout

Member Appreciation Day –  
September 23, 2004

Join Consumers Choice Credit Union on Thursday the 23<sup>rd</sup> of September for our 4<sup>th</sup> Annual Hot Dog Cookout. We will be firing up the grill and cooking some hot dogs for our members. We will be giving away prizes, soft drinks, and chips to go along with some tasty hot dogs! So make plans to bring the family out and enjoy some eats on your credit union.

The fun begins  
at 10:30 AM and  
goes until 4:30 PM.

**Hope to see you  
there!**



