



# Consumers CENTS

1ST QUARTER 2007  
A QUARTERLY PUBLICATION FOR CONSUMERS CHOICE CREDIT UNION MEMBERS

## Consumers Choice Credit Union Made its 100,000<sup>th</sup> Loan!



**Kenny Bean** was the lucky member who received the 100,000th loan from Consumers Choice Credit Union. Kenny was awarded a \$100 VISA Gift card. **Congratulations, Kenny!**

## Credit Union Day Winners

Congratulations to our Credit Union Day Winners. Thanks to everyone who stopped out for International Credit Union Day. Congratulations to the winners of our drawings-



Amy Lindner and her daughter



Brigette Uhrich

Amy Lindner won \$100 VISA Gift Card  
Brigette Uhrich won \$50 VISA Card Card  
Kenny Wheeler won a \$25 Gas Card (not pictured)

## It's a New Year and Time for a Fresh Start Debt Consolidation? Home Improvements?

It's a brand new year, and a great time to make a fresh financial start. Are you sick of sorting through piles of bills and worrying about the due dates and minimum payments? Why not just make one monthly payment with a low, fixed rate. Save time, money, and get all your bills paid off in one easy step with a debt consolidation loan. A Home Equity loan is also a great way to consolidate debt or make home improvements.

### WITH A HOME EQUITY LOAN:

- YOU CAN BORROW UP TO 100% OR YOUR HOME'S VALUE
- TAX DEDUCTIBLE INTEREST
- EASY ACCESS TO YOUR FUNDS
- TAKE MONEY OUT AS NEEDED INSTEAD OF ONE LUMP SUM

## FREE Credit Report Seminar

Does reading your credit report confuse you? Do you need help improving your credit score and understand what affects your credit score? We will be having a free credit report seminar to help! Patricia Hatch, our Board Member who works for TransUnion (one of the three credit bureaus) will be the featured speaker.

**When: Thursday, March 8<sup>th</sup>**  
**Where: Garber Buick, 5945 State St.**  
**Time: 6:30pm - 7:30pm**

Seating is limited so call Nichole Bartel at (989) 799-5580 to reserve your spot!

## 7-11 ATMs are Surcharge-Free!

Did you know when you use your CCCU ATM or Debit Card at any 7-11 store you will not be charged an ATM fee? 7-11 stores are in the CO-OP Network which means they are surcharge-free to CCCU members. To locate a CO-OP Network ATM you can click on the link on our website at [www.choicecu.org](http://www.choicecu.org).

## DIRECT DEPOSIT YOUR TAX REFUND

Direct Deposit is a fast, secure, and quick way to receive your tax refund. Follow these guidelines (do not use the number at the bottom of your checks) when completing the Direct Deposit line on your tax form 1040, 1040A, or 1040EZ:

- Use our routing number: **272484616** and your base account number followed by **000 for savings or 001 for checking**. If you need help please visit our website for instructions or give us a call!

# HOME BANKING CHANGES

At CCCU we are committed to protecting your information and making sure that all of your accounts are secure. Federal regulation is requiring that all financial institutions who offer online banking increase their security measures. Our first change for online banking will go into effect on January 15, 2007. Your password will now have to be 8 characters, including a special character and will expire after 60 days. Follow the instructions at login to change. More changes will be made throughout the year so watch the newsletter and website for updates.



## Paid Tax Receipts

It is property tax time gain! If you have a mortgage or home equity loan with our credit union, please provide us with your paid tax receipts.

## VISA ONLINE CHANGES

A new security feature called Passmark has been added to the VISA eZCardInfo site. It provides you with added safety by helping ensure that only you have access to your credit card account. Your PassMark is a picture and a caption. When you see your PassMark you can be confident that you are at the legitimate VISA login website and not an imposter site. Follow the instructions at login to create your PassMark. If you have any questions regarding this change or need help logging into your account please contact us at (989) 799-5580.



## 2007 Scholarship Applications

At CCCU we want to support higher education. Once again this year we are proud to offer an education scholarship to our membership. Scholarship applications will be available at the credit union and online in January of 2007. This year the deadline is Friday, April 13<sup>th</sup>. You can find eligibility requirements and more information on our website at [www.choiceccu.org](http://www.choiceccu.org). Please direct any questions about the Consumers Choice Credit Union Scholarship program to Nichole Bartel at (989) 799-5580.

## Watch Your Mail for Tax Forms

We will soon be mailing IRS Form 1099 for members who earned \$10 or more in dividends on credit union accounts and IRS Form 1098 for those who paid at least \$600 in interest on credit union mortgages. Please retain these forms for your tax preparation. If you feel you should receive one of these forms but don't, please let us know.

## ANNUAL MEETING

Our annual business meeting is scheduled to take place on Thursday, April 26<sup>th</sup> at 6:00 p.m. here at the credit union. Snacks and prizes will be offered to our attendees.

## BOARD ELECTIONS

Our Board of Directors is made up of a fantastic group of dedicated volunteers that oversee the progress of the credit union and plan for the future. Nominations are now being accepted from members who want to run for the Board of Directors. Nominees should be in good standing at CCCU, prepared to avoid all conflicts of interest and willing to attend evening Board meetings on a monthly basis. If you are interested, or know someone who is interested in running, please contact one of the people listed below:

**Jeanne Hartwig**, CEO at (989) 799-5580

**Chris Naessens**, Board Member at (989) 642-8793

**Richard Clement**, Board Member at (989) 781-3708

# Kid's Club Winners

Congratulations to our latest Mega Buck and Student Achiever Winners:

### Mega Buck Winners

Cody Billow  
Nicole Yacks  
Kelsie Morris  
Carly Mead  
Melissa Quakenbush  
Renee Souffrin

### Student Achiever Winners

Amanda Minor  
Jeremy Challenger  
Kaitlin Keel

Each time a Mega Buck member visits our credit union to make a deposit their name will be entered to win a monthly drawing for a \$10 gift certificate from Toys-R-Us (2 winners per month). Student Achievers have a chance to win a \$20 deposit into their account every time they come in to deposit money (1 winner per month). The more deposits you make the better your chances of winning so come in soon so you can win, too!

## ATTENTION MEMBERS:

Our Easy Touch Teller number is changing on February 1<sup>st</sup>, 2007.

**THE NEW NUMBER IS  
1-877-236-4880**

## Online Survey \$50 VISA Gift Card Winner

Our quarterly winner for taking our member survey is

**Katie Wilson!**



Serving Our Community with  
Trust and Personal Service

2510 Weiss Street  
Saginaw, MI 48602-3898

### HOURS

Lobby

Mon. - Fri. ■ 8:30 AM - 5:00 PM  
Thurs. & Fri. Drive Thru is open  
until 6:00 PM

### PHONE

989.799.5580  
800.292.3603

### FAX

989.799.5040

### EASY TOUCH TELLER

800.860.5704

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

