



Consumers CENTS

2ND QUARTER 2004

A QUARTERLY PUBLICATION
FOR CONSUMER'S CHOICE
CREDIT UNION MEMBERS

In This Issue

VISA Rate Dropped To 8.9%

Save Up To 40% With AAA

Tired of Waiting?
We'll Pay You \$3.00

Mega Buck and Student
Achiever

Pardon Our Dust

We Will Pay Your Closing Costs

We Make It Easy To Switch

When Using Your Debit Card
At Walmart...

\$100 in Free Gas Winner

Cedar Point Tickets

Holiday Closings

Tired of Waiting? We'll Pay You \$3.00

We want to pay you up to \$3.00 per year to keep your private information private. All you need to do is receive your credit union statement online with no mailed copy and we will pay you for it. By the second day of the month you will receive an email notifying you that your statement is ready.

Sign up for E-Statements. It's so easy...

- Simply log on to www.choicecu.org and click on link CU@Home Banking
- Select "View Your Statements" to enroll
- We'll automatically deposit .25 cents to your share account each month. That's up to \$3.00 per year! Offer good through 12-31-04

E-Statements are Fast, Safe, Convenient, Eco-friendly and Cost Effective. Enroll today to start earning money and keep your private information safe!

VISA Rate Dropping To 8.9%

Do you have a high interest rate credit card? Well, here is your chance to get rid of the high interest payments you have been making on your current card and transfer it over to our low 8.9% Consumers Choice Credit Union Visa Card.

Also, current Consumers Choice Visa Cardholders your rate is going to drop as well. You will be entitled to the low 8.9% rate effective 4-27-04.



Apply and receive a new Consumers Choice Credit Union Visa Card by May 31st, 2004 and you could be the lucky winner of 0% interest for 6 months or \$50 in free gas. Your Choice! Remember you can apply online at www.choicecu.org or at the credit union.

*Contest only applies to new Visa accounts.

Check it out!

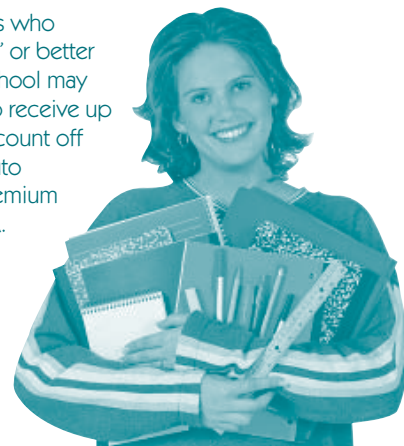
- Members are able to make payments at the credit union
- Members can make payments online from their Consumers Choice Credit Union Account – www.choicecu.org
- Members can make payments online from any financial institutions account – www.myccinfo.com
- Members can retrieve detailed statements online
- Fixed Rate
- Rate won't change if you miss a payment
- Toll-Free Travel Reservation Service
- Bonus Travel Dividends
- Auto Rental Discounts
- Travel & Accident Insurance
- Free Balance Transfers
- No Annual Fee

Save Up To 40% With AAA

Our group's deviation rate with AAA has increased again! The discount has increased 6% in the last two years. When combined with AAA's Premier Discount, our members may save up to 40% on home and auto insurance coverage. If you have any questions about your insurance discount or the Premier Discount, feel free to call your local AAA office at 1-800-222-6424 or 790-3240. Just another advantage to credit union membership!

Students Make The Grade

Young drivers who maintain a "B" or better average in school may be eligible to receive up to a 10% discount off their basic auto insurance premium through AAA. That is an addition to the group discount you could already receive.



Mega Buck and Student Achiever

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

Dennis Quackenbush II
Kristina Herder
Amanda Beck
Mindy Wisniewski

The Mega Buck Club is solely designed to help children from ages 0-13 learn the importance of saving money. Too often children grow up and do not have enough money knowledge to be a smart saver, shopper or spender. Each time a

Mega Buck Club 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. Hope to see you all soon!

Our last quarter Student Achiever winners were **Kristena Crawford** and **Renee Ford**. 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.



Pardon



Our Dust

We are extremely excited about the opportunity to remodel and expand our current building. Within the next couple of months, we will be adding on about 4000 square feet and renovating our existing building. We will be adding more office space as well as a boardroom and training room. We are very pleased that we will finally be able to provide **safe deposit boxes and a drive-up ATM machine**. We'll also be expanding our drive-up. In order to provide more lanes it will be necessary to close our current drive-up for a few days each week for about 5-6 weeks. We apologize in advance for the inconvenience that this may cause some of you. We will be able to provide more details as the time approaches. Because of the addition and renovation it will be a long project...about 8 to 10 months total. We are excited about being able to serve you better with these changes and again, we apologize for any inconvenience this may cause you.

We Will Pay Your Closing Costs

We Can Make Your Dreams Come True!

Whether it's taking that once in a lifetime vacation, putting on an addition to your current home, purchasing a new vehicle or boat, extra money for children's tuition or even paying off those high interest rate credit cards or bills we can make all this happen for you. Apply and receive a new Home Equity Line-of-Credit and we will pay your closing costs, up to \$500. The Home Equity Line-of-Credit is an open-end loan so you can borrow money whenever you need it. No need to apply each time you want an advance. Oh yeah, we'll pay your closing costs!

Our rates start at **4.00% APR***

*Rates are variable and can change twice a year.

We Can Make It Easy To Switch

Have you ever wanted to switch all your accounts over from another institution and just felt like it was too much of a hassle. Well we have the perfect solution! Come in today and we can make that switch hassle-free. All we need from our member is two signatures: one to switch over the checking account and another to switch over your direct deposit. No more running from place to place in order to change all your accounts to a new institution. We make it that easy! Make the right choice...Consumers Choice Credit Union.

\$100 in Free Gas Winner

We would like to congratulate Violet McGarry! She was the winner of \$100 in free gas.

Each day one of our member's debit card transactions was randomly drawn, which went directly into a grand prize drawing for a \$100 in free gas and Violet was our lucky winner. Don't you think its time to get yourself a Consumers Choice Debit Card!

CEDAR POINT TICKETS

Adult One Day - \$33.75
Child One Day - \$23.50
Ride & Slide - \$62.50

Holiday Closings

MEMORIAL DAY

Monday, May 31

INDEPENDENCE DAY

We will be closed Monday, July 5 in observance of Independence Day



Serving Our Community with Trust and Personal Service

2510 Weiss Street
Saginaw, MI

PHONE
989.799.5580
800.292.3603

FAX
989.799.5040

EASY TOUCH TELLER
800.860.5704



When Using Your Debit Card At Wal-Mart...

You will need your pin number when using your Debit Card at Wal-Mart for any future purchases. Wal-Mart will no longer accept debit cards without a pin number. If you do not know your current pin number contact the credit union and we will send your pin number to you.

Although Wal-Mart is not accepting debit cards as *credit (without your pin number)*, the majority of all other businesses are. If you can, use your debit card as *credit* as much as possible. Mastercard will protect your purchase if you use your card as *credit*. Also, you are entitled to 10 transactions per day free of charge.