



Consumers CENTS

1ST QUARTER 2004

A QUARTERLY PUBLICATION
FOR CONSUMER'S CHOICE
CREDIT UNION MEMBERS

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Effective January 2004

All new VISA Cards will have an expiration date of a 24 month period.

E-Statements Are Here!

Consumers Choice Credit Union is starting the new year off with a bang. Beginning January 2004, members will be able to sign up for e-statements. That means no more paper statements cluttering up your organized home and no more waiting until mid-month...your statements will be ready a few days after the end of the month. You can retrieve up to 12 months worth of statements with our new e-statement package. You will be given the opportunity to sign up through our Home Banking link or phone - just provide us with your email address. After enrolling just sit back and wait to be notified by email that your statement is ready!

2004 Annual Dinner Meeting

Our annual dinner meeting is scheduled for **April 24, 2004** at Horizons Conference Center located at 6200 State Street in Saginaw. Tickets are \$18.00 for members and \$25.00 for non-members and will be available at the credit union the beginning of March 2004. Everyone is welcome, so make plans to join your friends for an evening of laughs, fun and many prizes.



Due to popular demand Dan Kramer is back from the Rusch Entertainment Agency. Dan had our annual meeting in stitches last year and is sure to do the same again this year. He is a clean humored keyboardist, who involves the crowd with music and dancing. He is a personable and fun-loving entertainer that has a knack for stimulating a good response amongst audiences of all ages. So, feel free to invite family, friends or coworkers to a fun filled night of entertainment. Hope to see you on April 24, 2004.

Our schedule of events:

6:00 - 6:30 pm	Guest Arrival/Hors d'oeuvres
6:30 - 7:30 pm	Dinner
7:30 - 8:00 pm	Business Meeting and Election (if necessary)
8:00 - 11:00 pm	Entertainment and Dancing

If you have any questions or need directions please feel free to contact the credit union at (989) 799-5580 or (800) 292-3603.

Convenience is Here!

We are at the point in our lives where everyone wants convenience. We are trying to give our members the convenience of more financial branches throughout the state of Michigan. It's called **Shared Branching!**

Shared Branching is a way our credit union can establish branches without incurring all the overhead costs. We have teamed up with several credit unions throughout Michigan in order to offer our members branches. You can now make deposits, withdrawals, cash checks, make inquiries and printouts, make payments on loans, purchase traveler's checks and money orders and transfer within accounts at participating credit unions. All this is offered to our members free of charge.

Stop by the following credit unions to take advantage of shared branching:

- Frankenmuth Credit Union**
- Northwestern Area Credit Union**
- Thunder Bay Area Credit Union**
- Central Michigan Community Federal Credit Union**
- Allegis Credit Union**
- Gratiot Community Credit Union**
- ATL Credit Union**
- East Traverse Catholic Federal Credit Union**

For addresses and phone numbers of the above credit unions call us or visit www.choicecu.org and click on "Get The Scoop" link.

2004 Scholarship Applications

At Consumers Choice Credit Union we know how expensive furthering your education can be. Whether it is enrolling in a college, university or trade school, the expense can be overwhelming. We would like to help! We will be awarding one student a \$1000 scholarship. To be eligible for our \$1000 scholarship you must meet the following criteria:



- The student must be a member in good standing at Consumers Choice Credit Union.
- The student must be accepted at an accredited college/university or trade school.
- The scholarship recipient must maintain full-time status at an accredited college/ university or trade school.
- The student must have and maintain a GPA of 2.75 or higher.
- High school senior, full-time college student or member continuing their education.
- Submit a 400-600 word essay on a selected topic. The essay must be postmarked no later than March 20, 2004 with completed application.

Scholarship applications will be available at the credit union beginning mid-January of 2004. Please direct any questions about the Consumers Choice Credit Union Scholarship Program to: **Christopher Johnson (989) 799-5580.**

Mega Buck Club

Our Mega Buck Club is solely designed to help children from ages 0-13 gain 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. We would enjoy seeing our Mega Buck Club Members visiting the credit union and making their own deposits. It gives the children a sense of savings along with an understanding of how financial institutions work. 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. The more you visit the credit union and make a deposit the better the chances of winning a gift certificate to Toys R' Us.

***Attention Mega Buck Parents** – in order for your children to be eligible for the monthly drawing, they must be present when making deposits into their account.



We're Easy

Have you tried our new open-end loan process? It's the way of the future and it's free. Here is how it works: You are approved for a loan and sign our agreement. Once we have that on file, you will have no need to arrange times to get into the credit union to sign the loan agreements. If you are out and about and find the perfect vehicle, just give us a call and after verifying your information we can quickly deposit the funds into your checking account while you drive away with your new vehicle. Or if you are out and find that perfect gift for someone special, just give us a call and we will deposit the funds directly into your account. That's how easy we are. . . .

Do you have equity in your home?

Rates are at an all time low, so it's a perfect time to take advantage of your home's equity. Our home equity loans are also an open-end loan, in which you can draw off of at any time. Currently the variable rate is as low as 4%. Call us at 799-5580 or 1-800-292-3603 or visit www.choicecu.org for more information.

Upcoming 2004 Elections

The nomination committee is seeking members interested in running for positions on the board of directors. The committee will review the member's qualifications and ability to serve. If you are interested in becoming a nominee, please contact Jeanne Hartwig at our credit union or one of the following committee members

Patricia Hatch · Christopher Naessens

Look for the Co-Op Logo

You may get surcharged at an Alliance One ATM after January 1, 2004. We now belong to CO-OP Network instead of Alliance One Network. CO-OP is one of the Nation's largest networks of credit union ATMs with more than 45 surcharge-free ATMs in Saginaw.

To find surcharge-free ATM's log onto www.co.opnetwork.org or use the link from our home page, www.choicecu.org.



Use Your Debit Card and Win \$100 of Free Gas!

If you have a debit card or are considering getting one, here is a great incentive for you. Beginning January 1, 2004, each time you use your debit card, you will enhance your chances of winning \$100 in gas gift certificates. We will give away a \$100 gas gift certificate on March 4, 2004.

Each day one of our member's debit card transactions will be randomly drawn, which will go directly into a grand prize drawing for a \$100 gas gift certificate. The more you use your debit card, the better chance you have at winning.

Fee Changes

Effective January 15, 2004 we will be changing some of our fees to the following:

NSF (Non-Sufficient Funds)	\$21.00
Money Orders	\$1.00
Corporate Check	\$2.00



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



Paid Tax Receipts

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