

## OUR MISSION

NORTHWEST CONSUMERS FEDERAL CREDIT UNION IS COMMITTED TO PARTNERING WITH YOU AND YOUR FAMILY TO BETTER YOUR LIFE THROUGH PERSONAL AND PROFESSIONAL FINANCIAL SERVICES.

3RD QUARTER  
JULY 2004

### DIRECTORS

FRAN BUTLER

JOHN EDSTROM

BRENT SCOTT

DEB WAITE

MIKE MAPES

### SUPERVISORY COMMITTEE

MARISSA SWITALSKI

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### ADDRESS

2948 GARFIELD ROAD NORTH  
TRAVERSE CITY, MI 49686

### PHONE

PHONE: (231) 947-7600

TOLL-FREE: (800) 343-1015

FAX: (231) 947-0732

LOANS: (231) 947-2191

LOST OR STOLEN VISA CARD  
(800) 991-4965

LOST OR STOLEN DEBIT CARD  
(800) 754-4128

### AUDIO BANKING

CU TALK: (800) 860-5704

CREDIT UNION ACCESS CODE: 012

### WEBSITE

WWW.NWCONSUMERS.ORG

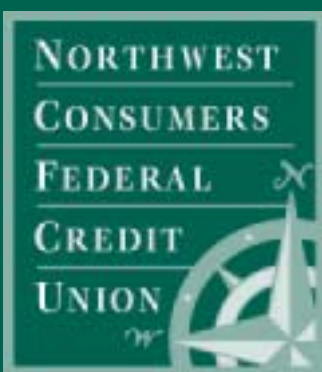
### E-MAIL

INFO@NWCONSUMERS.ORG

### HOME BANKING

WWW.CUATHOME.ORG

CREDIT UNION ID #012



# NORTHWEST

## news

## Get your Hands on "Kwik Cash"

Northwest Consumers Federal Credit Union is pleased to introduce our newest loan product... Kwik Cash. Our Kwik Cash loan offers a revolving line of credit that can be accessed anywhere, anytime, through your local ATM, via our audio response system, or from one of our qualified tellers.

With a low **11.90%APR\*** this may be the perfect way to fund your backyard swimming pool or home improvement project.

As an added bonus, Kwik Cash offers overdraft protection for your Share Draft Account so you know the funds are available when you need it the most.

Ask a qualified Loan Specialist for more information about Kwik Cash or apply today!



*\* Annual Percentage Rates. Rates subject to change without notice.*

## Xtend Shared Branching

Northwest Consumers Federal Credit Union introduces Xtend Shared Branching, a shared branching service offered through our data processor. The service will allow our members access to their funds and financial services at several Credit Union branches in Michigan and around the United States.

Just look for the Xtend logo wherever you go, whether you're on the road or near your home and know that you can enjoy the same friendly and quality financial services you have grown accustomed to at Northwest Consumers Federal Credit Union.

For a list of states that participate in the Xtend Share Branching program contact a Member Service Representative today.



## Get a Great Rate and Take the Rebate!

Now you can have your cake and eat it too when it comes to purchasing your next vehicle.

Northwest Consumers Federal Credit Union is offering **4.99% APR\*** on all new vehicles.

Sound too good to be true?

No gimmicks, no games, just the best rates and services you have come to expect from your Credit Union! Contact one of our experienced Loan Specialists today and begin saving money on your next Auto Loan tomorrow!

*\*Annual Percentage Rate. Rates are subject to change without notice.*

## Enjoy VISA's Low Rates this Summer!

Northwest Consumers Federal Credit Union members can now enjoy their summer a little more... with a fixed, low **3.00% APR\*** Classic VISA card.

Lower the heat that higher interest rate cards have been putting on you. Transfer your balances to a Northwest Consumers Federal Credit Union Classic VISA. Sign up today and enjoy the benefits of:

- **No annual fees**
- **A 25-day grace period on all purchases**
- **Cash advances**
- **Worldwide acceptance**

Wherever you go or whatever you might do this summer, it's good to know you can use your Northwest Consumers Federal Credit Union Classic VISA credit card. Give us a call today to apply.

*\*Annual Percentage Rate. 3.00% APR on new accounts only for the first six months.*



### CREDIT UNION HOURS

MONDAY-WEDNESDAY  
LOBBY & DRIVE UP  
8:30 A.M. - 5:00 P.M.

THURSDAY  
LOBBY & DRIVE UP  
8:30 A.M. - 6:00 P.M.

FRIDAY  
LOBBY & DRIVE UP  
8:30 A.M. - 5:00 P.M.

SATURDAY  
DRIVE UP ONLY  
9:00 A.M. - 12:00 NOON

## SHARED BRANCH LOCATIONS

THROUGH OUR SHARED COMPUTER SYSTEM, YOU MAY ACCESS YOUR NORTHWEST CONSUMERS ACCOUNT AT ANY OF THE FOLLOWING LOCATIONS:

**NORTHWEST CONSUMERS FEDERAL CREDIT UNION**  
2948 GARFIELD ROAD NORTH  
TRAVERSE CITY, MI 49686

**EAST TRAVERSE CATHOLIC FEDERAL CREDIT UNION**  
3797 VETERANS DRIVE  
TRAVERSE CITY, MI 49684  
224 W. MAIN STREET  
LAKE LEELANAU, MI 49653

**ETCFU & TBA EDUCATION CREDIT UNION – JOINT BRANCH**  
746 MUNSON AVENUE  
TRAVERSE CITY, MI 49686

**TBA EDUCATION CREDIT UNION**  
537 BAY STREET  
TRAVERSE CITY, MI 49684  
924 EIGHTH STREET  
TRAVERSE CITY, MI 49686

**FOREST AREA FEDERAL CREDIT UNION**  
638 BOYD STREET  
FIFE LAKE, MI 49633  
782 S. CEDAR STREET  
KALKASKA, MI 49646  
2291 M-113 EAST  
KINGSLEY, MI 49649  
516 N. MICHIGAN AVENUE  
MANTON, MI 49663

**WEXFORD COMMUNITY FEDERAL CREDIT UNION**  
1021 N. MITCHELL  
CADILLAC, MI 49601

**FILER CREDIT UNION**  
1117 28TH STREET  
MANISTEE, MI 49660  
1778 KEMMER RD.  
MANISTEE, MI 49660

**SAFE HARBOR CREDIT UNION**  
1200 E. TINKHAM  
LUDINGTON, MI 49431

**BRUNSWICK EMPLOYEES FCU**  
460 W. LAKETON AVE.  
MUSKEGON, MI 49441

**WESTERN DISTRICTS MEMBERS CREDIT UNION**  
201 36TH STREET SE  
GRAND RAPIDS, MI 49548

**GRAND RAPIDS FEDERAL EMPLOYEES CREDIT UNION**  
150 ANN ST. NW  
GRAND RAPIDS, MI 49505

**GRAND RAPIDS MUNICIPAL FCU**  
1225 PLYMOUTH NE  
GRAND RAPIDS, MI 49505

**FRANKENMUTH CREDIT UNION**  
MAIN OFFICE: 580 N. MAIN ST.  
FRANKENMUTH, MI 48734  
(989) 497-1652

BRANCH OFFICES: 7971 MAIN ST.  
SUITE #2  
BIRCH RUN, MI 48415

12368 E. WASHINGTON RD.  
REESE, MI 48757

9323 M-15 RICHVILLE, MI 48758

## NEW SHARED BRANCH

NORTHWEST CONSUMERS FEDERAL CREDIT UNION IS PLEASE TO ANNOUNCE OUR NEWEST SHARED BRANCH:

**GREATER MUSKEGON POSTAL EMPLOYEES FEDERAL CREDIT UNION**  
MAIN OFFICE:  
800 FIRST ST. SUITE. 218  
MUSKEGON, MI 49440  
(231) 722-3921

TAKE ADVANTAGE OF OUR MANY SHARED BRANCH LOCATIONS AND RECEIVE THE SAME QUALITY AND MEMBER SERVICE YOU'VE COME TO KNOW AT NORTHWEST CONSUMERS FEDERAL CREDIT UNION.

## Low Cost Coverage for High-Cost Expenses

Most cars depreciate by thousands of dollars as soon as they are purchased. And if your vehicle is stolen, accidentally damaged beyond repair, or otherwise declared a total loss, you will still be liable to pay the difference: the "gap" between the insurance settlement and your loan balance.

Guaranteed Asset Protection (GAP) is coverage that pays the difference between your primary insurer's settlement and the loan balance on items directly related to the purchase of the vehicle. MEMBER'S CHOICE™ GAP is low-cost coverage for a potentially high-cost expense.

Ask a Northwest Consumers Federal Credit Union Loan Specialist about GAP coverage today!



## With a Home Equity Loan, Your Home Works for You!

You spend so much time working to pay for your house, and even more time working in and around your house. It's time to put your house to work for you!

And there's no better way to do that than with a Home Equity Line of Credit now offered at Northwest Consumers Federal Credit Union.

With competitive rates and attractive terms, a Northwest Consumers Federal Credit Union Home Equity Line of Credit is a great lending alternative. Plus, the interest on a Home Equity Line of Credit may be tax deductible, so be sure to consult your tax advisor for further details.

Call Erik today at (231) 947-2191 for details.

## Get Your Discount Coupon Today for Summer Fun!

Who's driving? Did you remember the tickets? Do we have enough spending cash? At Northwest Consumers Federal Credit Union we know that planning a small trip for summer fun can be a roller coaster ride in itself. That's why we're offering \$10 off general admission coupons to Six Flags Great America. Coupons can be picked up during regular business hours at the Credit Union.

So this year, you'll have one less thing to think about. Enjoy the ride!

## Northwest Consumers Federal Credit Union Share Certificates and Term Share Rates:

Term	Rate
3 month*	1.00%
6 month*	1.25%
12 month*	1.75%
24 month**	2.00%
36 month**	2.50%
48 month**	3.00%
60 month**	3.25%

\* Minimum of \$500 deposit. Subject to change.

\*\* Minimum of \$10,000 deposit. Subject to change.

## We're Always Open...

Northwest Consumers Federal Credit Union is always available to our members. We provide the information you need whenever you need it, by logging on to [www.nwconsumers.org](http://www.nwconsumers.org) or through our audio response system.

Our Audio Response system guides you through each step and is easy to use. Using your touch-tone phone, just dial (800) 860-5704. The computer voice will answer and then ask for the access code. Just press 012 and then the # key.

Log on to our Web site and click on Online Banking. Enter your member number and password it's that easy.

Check loan rates, your VISA balance, account information, and much more! Visit us to stay updated about what's happening at Northwest Consumers Federal Credit Union.

## LOAN RATES

### MORTGAGE & HOME EQUITY LOANS (30 YEARS, FIXED RATE, CLOSED-END)

3 YEAR BALLOON . . . .	5.500% APR*
5 YEAR BALLOON . . . .	5.875% APR*
7 YEAR BALLOON . . . .	6.125% APR*
10 YEAR BALLOON . . . .	6.500% APR*

\*APR - Annual Percentage Rate

## HOLIDAY CLOSINGS

**LABOR DAY**  
**MONDAY, SEPTEMBER 6**