

## 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.

4TH QUARTER  
SEPTEMBER 2004

### DIRECTORS

FRAN BUTLER  
JOHN EDSTROM  
BRENT SCOTT  
DEB WAITE  
MIKE MAPES

### SUPERVISORY COMMITTEE

MARISSA SWITALSKI  
PATRICIA VANKERSEN  
IVA ANDERSON

### 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  
CONSUMERS  
FEDERAL  
CREDIT  
UNION



# NORTHWEST

news

For a limited time,  
special Share Certificates  
and Term Share Rates for  
new money only are as follows:

Term	Rate
9 month*	3.00%
15 month*	3.10%

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

## Ho! Ho! Ho! The Holidays Are Coming

The holiday season is right around the corner, which means - cold weather, long lines, the toy that every child must have, bare shelves, and bills. Northwest Consumers Federal Credit Union can help make your holidays a little merrier with our Holiday Loan.



Use the money for a fantastic holiday vacation for you and yours or for gifts for the entire family!

Call us today and get ready to enjoy your holiday season!

## Take Advantage of "Kwik Cash"

Northwest Consumers Federal Credit Union would like you to take advantage of Kwik Cash, our newest loan product. Kwik Cash loans offer 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.

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!

## A Day to Celebrate

Over 112 million Credit Union members around the world will celebrate International Credit Union Day on Thursday, October 21st. They will celebrate the unique service Credit Unions provide and the many ways our families and communities have benefited from the Credit Union difference.

To Celebrate, Northwest Consumers Federal Credit Union will be providing refreshments for our members during regular business hours.

Please plan to join us in celebrating what makes Northwest Consumers Federal Credit Union special - our members!

## Don't Get Lured In By Phishing Scamsters

Hundreds of consumers have found themselves the victims of an e-mail scam known as "phishing". It involves high-tech fraudsters who pretend to be a legitimate financial institution or credit card company. Hiding behind the anonymity of the Internet, the fraudsters send out "official-looking" e-mails designed to trick consumers into divulging financial and personal information such as account numbers, passwords, user names, Social Security Numbers, and other sensitive data. In most cases, the e-mail claims there is an account problem or warns of a possible account fraud threat. Either way, the whole idea is to convince the consumer there is an immediate need to update their financial institution information.



If you receive an e-mail from Northwest Consumers Federal Credit Union requesting financial information or any other personal or sensitive data:

- **Treat the e-mail with suspicion.**
- **Do not reply to the e-mail or respond by clicking on a link within the e-mail message.** Northwest Consumers Federal Credit Union will never ask you to provide any kind of confidential or financial details via an e-mail request.
- **Contact Northwest Consumers Federal Credit Union as soon as possible to report the suspicious e-mail.** You can reach the Credit Union by calling 231.947.7600 or 800.343.1015 or by visit [www.nwconsumers.org](http://www.nwconsumers.org).

### 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

**ETFCU & 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

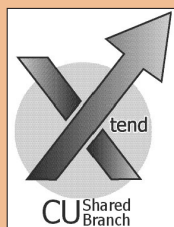
**FOREST AREA FEDERAL CREDIT UNION**  
638 BOYD STREET  
FIFE LAKE, MI 49633  
782 S. CEDAR STREET  
KALKASKA, MI 49646  
2291 M-113 EAST  
KINGSLEY, MI 49649  
516 N. MICHIGAN AVENUE  
MANTON, MI 49663

**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

FOR OTHER SHARE BRANCH LOCATIONS LOOK FOR THIS LOGO



OR VISIT

[WWW.XTENDCU.COM](http://WWW.XTENDCU.COM)

OR CALL

**NORTHWEST CONSUMERS FEDERAL CREDIT UNION**

AT

**231.947.7600**

OR

**800.343.1015**

AND ASK A MEMBER SERVICE REPRESENTATIVE

## OOPS! I Bounced A Check!

### What You Need to Know About Re-Presented Checks

Checks can bounce for a number of reasons. Whether we forget to make a deposit or record a check, it happens to the best of us. Companies that accept checks understand and know that when a check is returned for non-sufficient funds (NSF), it's usually unintentional.

It's also costly but thanks to new developments in electronic payments, companies can choose to re-deposit NSF checks electronically. By collecting information from your check, they can create an electronic payment and withdraw the funds automatically from your account. Using the new approach, companies can only charge your account for the amount of the check that you wrote. In order to collect a return check fee, they must first obtain authorization from you.



## Tis' The Season



It's that time of year and for those Northwest Consumers Federal Credit Union members who have been participating in our Christmas Club Accounts, it's about to pay off.

Mark your calendar and get your shopping list ready because the 2004 Christmas Club funds will be transferred into your Share Account on October 30, 2004.

If you don't already have a Christmas Club Account, now is the perfect time to open one for next year and avoid loans and high interest credit cards during your holiday shopping. You won't believe how quickly your money adds up just in time for holiday spending!

Call Northwest Consumers Federal Credit Union for more details.

## Available When You Need Us Most

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 CU@ Home. 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

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

Term	Rate
3 month*	1.25%
6 month*	1.50%
12 month*	2.00%
24 month**	2.25%
36 month**	2.75%
48 month**	3.25%
60 month**	3.75%

For a limited time, special Share Certificates and Term Share Rates for new money only are as follows:

Term	Rate
9 month*	3.00%
15 month*	3.10%

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

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

### HOLIDAY CLOSINGS

#### SATURDAY, OCTOBER 2ND

NORTHWEST CONSUMERS FEDERAL CREDIT PLANNING MTG.

#### THURSDAY, NOVEMBER 25TH

THANKSGIVING

#### FRIDAY, NOVEMBER 26TH

DAY AFTER THANKSGIVING

#### FRIDAY, DECEMBER 24TH

CHRISTMAS EVE

#### SATURDAY, DECEMBER 25TH

CHRISTMAS

#### FRIDAY, DECEMBER 31ST

NEW YEAR'S EVE

#### SATURDAY, JANUARY 1ST

NEW YEAR'S DAY