

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.

2ND QUARTER
APRIL 2005

DIRECTORS

FRAN BUTLER
JOHN EDSTROM
MIKE MAPES
BRENT SCOTT
DEB WAITE

SUPERVISORY COMMITTEE

IVA ANDERSON
MARISSA SWITALSKI
PATRICIA VANKERSEN

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*	3.25%
15 month*	3.35%

* Minimum of \$500 deposit. Subject to change.
* Minimum of \$10,000 deposit. Subject to change.

Credit Union Elections Results

Congratulations to the following members recently elected to the Northwest Consumers Federal Credit Union Board of Directors.

- Fran Butler
- John Edstrom
- Mike Mapes

Northwest Consumers Federal Credit Union would like to congratulate and thank all of the board members for their time and commitment to the Credit Union.

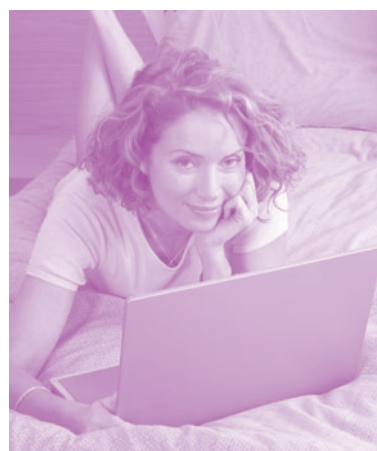
Hit The Open Road

As summer quickly approaches our members are preparing for their outdoor activities and family vacations. Why not hit the open road this summer with a new camper, RV or motorcycle.

Before you start packing your suitcase, stop by Northwest Consumers Federal Credit Union to apply for one of these great loans with rates as low as **4.99% APR***.

Let our staff help you determine what you can afford before you begin shopping and pre-qualify you for the loan you need. Give us a call or stop in today and let one of our qualified Loan Officers get you on the road to a great summer.

*Annual Percentage Rate.



We're There When You Need Us

Northwest Consumers Federal Credit Union is available to our members when you need us most. We provide the information you need wherever you are by logging on to 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.

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 SHARED BRANCH LOCATIONS LOOK FOR THIS LOGO



OR VISIT

WWW.XTENDCU.COM

OR CALL

NORTHWEST CONSUMERS FEDERAL CREDIT UNION

AT

231.947.7600

OR

800.343.1015

AND ASK A MEMBER SERVICE REPRESENTATIVE

Privacy Notice

Northwest Consumers Federal Credit Union, your member owned financial institution is committed to providing you financial products and services to meet your needs and reach your financial goals. We are equally committed to protecting our members' privacy. You can be confident that your financial privacy is a priority at your credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact a member service representative at 231-947-7600.

We may disclose all the information we collect, as described below, to companies that perform marketing or other services on our behalf or to other financial institutions with joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide to them.

Information We Collect and Disclose About You

We collect non-public and personal information about you from a variety of sources and may disclose all the information we collect to companies that perform marketing services on our behalf or to other financial institutions with joint marketing agreements.

- From membership and loan applications or other forms, we obtain information such as your name, address, social security number, assets and income;
- From your transactions with us, our affiliates or other companies that work closely with us to provide you with financial products and services, we obtain information such as account balance, payment history, parties to transactions and credit card usage;
- From consumer reporting agencies, we obtain information such as your creditworthiness and credit history.

We may disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, and follow your instructions as you authorize, or protect the security of our financial record.

If you terminate your membership with Northwest Consumers Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

Confidentiality and Security Measures

We restrict access to personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your non-public personal information.

What You Can Do To Help Protect Your Privacy

Northwest Consumers Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, card numbers, PIN (personal identification numbers) and passwords. Never keep your PIN with your debit or credit card which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc.
- Keep your information with the credit union current. It is important that current information is on file. If potentially fraudulent or unauthorized activity is detected we need to contact you immediately. If your address or telephone numbers change, please let us know.

If you have any questions concerning this notice, please do not hesitate to call us, as we are here to serve you.



HOLIDAY CLOSINGS

MONDAY, MAY 30TH
MEMORIAL DAY

MONDAY, JULY 4TH
INDEPENDENCE DAY

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

Term	Rate
3 month*	1.50%
6 month*	1.75%
12 month*	2.25%
24 month**	2.50%
36 month**	3.00%
48 month**	3.50%
60 month**	4.00%

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

Term	Rate
9 month*	3.25%
15 month*	3.35%

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

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