

## 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  
OCTOBER 2005

### DIRECTORS

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### SUPERVISORY COMMITTEE

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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  
are as follows:

Term	Rate
9 month*	4.02% APY**
15 month*	4.23% APY**

\* Minimum of \$500 deposit. Subject to change.  
\*\* Annual Percentage Yield.

## Let it Snow, Let it Snow, Let it Snow!

Don't let the winter blues get you down – enjoy the snow and the wide-open spaces with a Snowmobile Loan from Northwest Consumers Federal Credit Union.

With rates as low as 5.49% APR\*, you can enjoy more of what the season has to offer and take the trails by storm on a new snow machine with our Snowmobile Loan. This BLIZZARD of savings won't last, so contact a Loan Representative today!

\* Annual Percentage Rate.

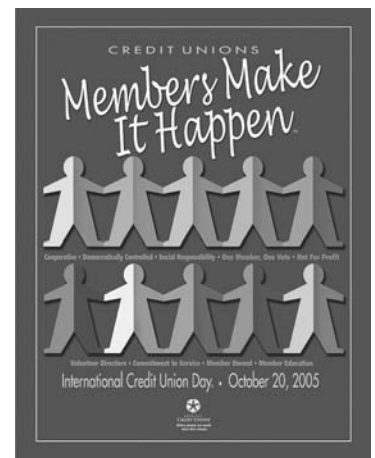
## Join Us and Celebrate

Thursday, October 20th marks International Credit Union Day, an event celebrated worldwide by millions of Credit Union members acknowledging the important differences of Credit Unions as member-owned financial cooperatives and the many ways our families and communities have benefited from the Credit Union difference.

Help us celebrate by stopping by and enjoying refreshments as you listen to the WCCW radio live remote and talk with a AAA Insurance Representative. You can also:

- Learn more about the Credit Union movement
- Find out about all of our services
- Meet our staff

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



## 20 Bucks and a Free Box of Checks



Open a "new" Northwest Consumers Federal Credit Union Checking Account\* and we'll give you \$20 and your first box of checks absolutely FREE.

If you still don't have a Checking Account from Northwest Consumers Federal Credit Union, now is the time to check one out! Our members enjoy:

- No minimum balance requirements
- No per check fees
- Overdraft Loan Protection
- 24 hour audio response
- 24 hour home banking
- Debit cards
- ATM cards

Have your payroll check directly deposited into your Credit Union Checking Account (or deposited into several accounts or loan payments) and enjoy the convenience of being able to access your cash faster than ever!

Call us today for more details.

\*Open to all members and potential members who have never had a Checking Account at Northwest Consumers Federal Credit Union. \$20.00 deposited 90-days from opening of new Checking Account. Offer subject to change without notice.

## CREDIT UNION HOURS

LOBBY HOURS:  
MONDAY THRU FRIDAY  
8:30 A.M. - 5:00 P.M.

DRIVE-THRU HOURS:  
MONDAY THRU THURSDAY  
8:30 A.M. - 5:00 P.M.

DRIVE-THRU HOURS:  
FRIDAY  
8:30 A.M. - 6:00 P.M.

DRIVE-THRU HOURS:  
SATURDAY  
9:00 A.M. - 12:00 P.M.

## 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

FOR OTHER SHARED 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

## Courtesy Pay... Protection For Your Checking Account

Starting December 1, 2005, Northwest Consumers Federal Credit Union will be offering Courtesy Pay, a service to give you piece of mind and extra protection for your Checking Account. Courtesy Pay occurs when an item tries to clear your account and you don't have the funds available either in your Checking or Savings Account, or if your overdraft protection line of credit limit has been reached, then and only then will Courtesy Pay be accessed.

The Credit Union will pay the check(s) by drawing your account negative up to a maximum of \$500. We will do so in anticipation that you will be making a deposit immediately to bring your account to a positive balance. There is a \$25 Courtesy Pay fee charged to your account for each non-returned item.

Best of all, there is no cost to enroll and no application process. This service is automatic for members that have maintained a positive balance and are currently in "good standing" with the Credit Union. If you chose not to participate in this program, please contact a Member Service Representative at (231) 947-7600 or (800) 343-1015.



## Ho, Ho, Holiday Cash!

Get your shopping list ready! Christmas Club Savings Account balances will be transferred into your Savings Account on October 31, 2005 so you can get head start on your holiday shopping!

If you don't already have a Christmas Club Account, now is the perfect time to open one for 2006 and avoid loans and high interest rate 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.

## We're Always Open...

Northwest Consumers Federal Credit Union is always available to our members. You can access your financial information with our Audio Response System and Home Banking Program.

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 [www.nwconsumers.org](http://www.nwconsumers.org) and click on CU@ Home. Enter your member number and password. It's that easy to access your financial information online.

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.

### HOLIDAY CLOSINGS

**FRIDAY, NOVEMBER 11TH**  
VETERAN'S DAY

**SATURDAY, NOVEMBER 19TH**  
CREDIT UNION PLANNING SESSION

**THURSDAY, NOVEMBER 24TH**  
**FRIDAY, NOVEMBER 25TH**  
THANKSGIVING

**FRIDAY, DECEMBER 23RD**  
**SATURDAY, DECEMBER 24TH**  
**MONDAY, DECEMBER 26TH**  
CHRISTMAS

**FRIDAY, DECEMBER 30TH**  
**SATURDAY, DECEMBER 31ST**  
**MONDAY, JANUARY 2ND, 2006**  
NEW YEAR'S

**HAPPY HOLIDAYS!**

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

Term	Rate
3 month*	2.53% APY***
6 month*	2.73% APY***
12 month*	3.04% APY***
24 month**	3.40% APY***
36 month**	3.56% APY***
48 month**	3.82% APY***
60 month**	4.13% APY***

For a limited time, special Share Certificates and Term Share Rates are as follows:

Term	Rate
9 month*	4.02% APY***
15 month*	4.23% APY***

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