

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

FRAN BUTLER
JOHN EDSTROM
MIKE MAPES
BRENT SCOTT
IVA ANDERSON

SUPERVISORY COMMITTEE

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
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.

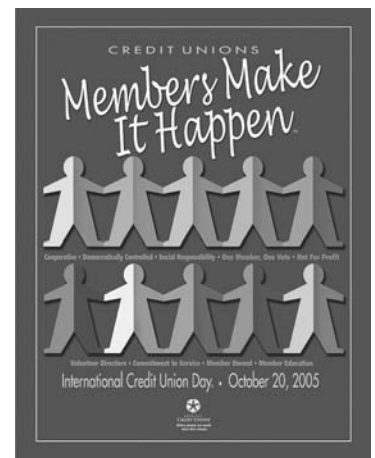
Join Us and Celebrate

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

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 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.