

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.

1ST QUARTER
JANUARY 2006

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*	4.33% APY**
15 month*	4.70% APY**

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

Join Us

All Northwest Consumers Federal Credit Union members are cordially invited to attend the 53rd Annual Meeting and election of Officers. Please take advantage of this opportunity to participate in the future of your Credit Union. Refreshments will be served following the business meeting.

Date: Wednesday, March 8, 2006

Time: 5:30 p.m.

Place: South City Limits
14075 S. Division St.
Traverse City, MI 49684

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

Northwest Consumers Federal Credit Union has a COOL, low, fixed rate of 5.49% APR* for 72 months on a \$6,000 loan for all new snowmobiles. Whether it's Northern Michigan, the U.P. or Canada, you can take those trails by STORM on a new machine with a Snowmobile Loan from your Credit Union for a low as \$98 a month. This BLIZZARD of savings won't last, so apply today!

* Annual Percentage Rate.



Welcome Melissa!

Please welcome our newest part-time Teller, Melissa McMahon. Melissa makes a wonderful addition to an already great team!

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

Since December 1, 2005, Northwest Consumers Federal Credit Union has been 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 Credit Union account and you do not have the funds available. The Credit Union will pay the check by drawing your account negative up to a maximum \$500.00 (inclusive of fees). We will do so in anticipation that you will be making a deposit immediately to bring your account to a positive balance. Please be aware that a Courtesy Pay fee of \$25.00 will be charged to your account for each returned item.

Best of all, there is no cost to enroll and no application process. This service is automatic for members who 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.

We're Open Even When We're Closed...

Personal access to your Credit Union accounts has never been easier, or as secure, than through the convenience of our Audio Response System and Home Banking.

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 automated voice will answer and then ask for the access code. Just press 012 and then the # key.

To access Home Banking, log on to www.nwconsumers.org and click on CU@ Home. Enter your member number and password to 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.

Invest in Your Future

If you're looking for an investment that will give you a higher rate of return, consider a Certificate of Deposit (CD) from Northwest Consumers Federal Credit Union.

When you purchase a CD, you invest a fixed sum of money for a fixed period of time – six months, one year, three years or more. Northwest Consumers Federal Credit Union pays you interest, typically at regular intervals. When you cash in (redeem) your CD, you receive the money you originally invested plus any accrued interest.*

At Northwest Consumers Federal Credit Union, we are here to assist you with all your financial needs. Start putting your money to work for you with a CD from your Credit Union.



** If you redeem your CD before it matures, you may be required to pay an "early withdrawal" penalty or forfeit a portion of the interest you earned.*

Good News... Coming Soon

- E-STATEMENTS
- ONLINE BILL PAY PROGRAM

HOLIDAY CLOSINGS

FRIDAY, APRIL 14TH
CLOSING AT 12:00 P.M.
GOOD FRIDAY

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

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

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