

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 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* | 4.59% APY** |
| 15 month* | 4.91% APY** |

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



Annual Meeting Results

Thank you to all who attended our Annual Meeting held on Wednesday, March 8, 2006. The event was a huge success and the following individuals were elected to serve on the Credit Union Board of Directors:

Mike Mapes
Iva Anderson
Brent Scott

Congratulations to all our elected directors!

Spring Into A Low Rate Loan

With Spring right around the corner, great loan rates are popping up at Northwest Consumers Federal Credit Union. When it comes to a low-rate, closed-end, motorcycle loan and a high level of member service, the first place to go is Northwest Consumers Federal Credit Union.

Just check out this rate and term on a 2006 motorcycle!



| AMOUNT BORROWED | APR* | TERM | MONTHLY PAYMENT |
|-----------------|-------|-----------|-----------------|
| \$9,200 | 5.49% | 72 Months | \$149.00 |

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 spring.

*Annual percentage rate.

Financial Information At Your Finger Tips

Northwest Consumers Federal Credit Union allows you access to your financial information with our Audio Response Service and Home Banking program. Just call (800) 860-5704 using access code 012 or visit us on the Web at www.nwconsumers.org and click on CU@Home to:

- Check your Credit Union account balances
- Check your VISA balance
- Find Xtend Shared Branching locations
- Review vehicle values
- Reorder checks
- View loan rates
- And much more!

These are great ways to access your accounts, even when our office is closed. Contact a Member Service Representative today for more details.



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

ETCFUCU & 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.

Attention Members

Please be advised that as of June 1, 2006, the non-sufficient funds fee (NSF) and stop payment fee will both be increased to \$25 per transaction.

Remember to please check your account balances before drawing funds to avoid this NSF fee.

Should you have any questions or concerns please contact a Member Service Representative.

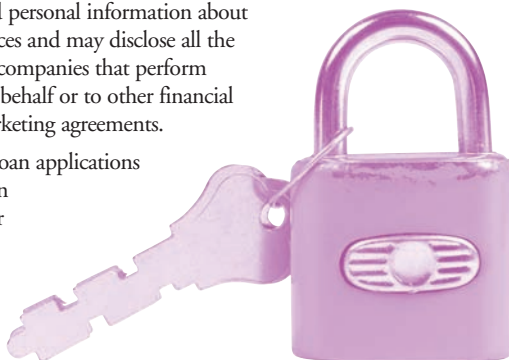
Confidentiality and Security Measures

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.



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% |

HOLIDAY CLOSINGS

FRIDAY, APRIL 14TH
GOOD FRIDAY
CLOSING AT NOON

MONDAY, MAY 29TH
MEMORIAL DAY
CLOSED

TUESDAY, JULY 4TH
INDEPENDENCE DAY
CLOSED