

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.

3RD QUARTER
JULY 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*	4.96% APY**
15 month*	5.12% APY**

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

Fee Update

Beginning September 1, 2006, there will be a new fee on returned deposit item(s). When you bring a check(s) that you have accepted from another party to the Credit Union, you become responsible for the value of that check(s). If a check you have deposited or cashed is returned for any reason (non-sufficient funds, stale-dated, account closed, etc.), a \$10.00 return item fee will be deducted from your account in addition to the amount of the check. This charge will help defray the rising costs of handling return items.

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

Putting a Little Sizzle in Your Summer

Northwest Consumers Federal Credit Union is making those long summer days sizzle with our Sizzlin' Summer Loan! If rates as low as 5.99%APR aren't hot enough for you, check this out:



AMOUNT BORROWED	APR*	TERM	MONTHLY PAYMENT
\$10,000	6.99%	90 Months	\$143.00

But don't get burned, our Sizzlin' Summer Loan won't last forever. So call the Credit Union today and request an application. Now you can enjoy the summer more with sizzling summer loans from Northwest Consumers Federal Credit Union.

*Annual percentage rate. Rates based on approval and are subject to change without notice.

Available When You Need Us Most



Northwest Consumers Federal Credit Union is always available to our members. We provide the information you need whenever you need it, 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

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

ID Theft...

How To Prevent It And How To Get Over It

Identity theft occurs when a thief obtains and illegally uses your identifying information, such as your Social Security number (SSN) or your credit card or checking account numbers, to open new credit accounts and apply for loans in your name.

Traditionally ID thieves have struck by redirecting mail, stealing sales receipts, and shoulder surfing — peering over people's shoulders while they're at the ATM or computer.

Identity thieves are also using highly technical methods for stealing your information such as:

Spoofing: Creating a replica of an existing Web page to fool users into submitting personal, financial or password data.

Spammers: Unsolicited e-mail indiscriminately distributed to multiple recipients, which include advertisements, viruses, and hoaxes.

Phishers: Create and use e-mails and Web sites designed to look like e-mails and Web sites of well known legitimate businesses, financial institutions, and government agencies to deceive users into disclosing financial institution and account information or other personal data such as username and passwords.

Preventing Identity Theft:

- Before revealing personal financial information find out whom you're dealing with, how the information will be used, and if it will be shared with others.
- Only give your SSN when it's absolutely necessary. Ask if you can use another identifier, such as driver's license number, instead and don't carry your SS card in your wallet unless you need it that day.
- Keep items with personal information in a safe place and either shred them or tear them up when you don't need them anymore.
- Order a copy of your credit report from each credit-reporting agency every year to review for accuracy.
- Look over your credit card and Credit Union statements each month for unauthorized charges or suspicious activity.
- Photocopy financial cards and insurance cards you carry in your wallet and keep copies in a safe place.
- Contact the U.S. Postal Service if you don't receive mail for a few days.

To help recover from identity theft:

- Contact all creditors, utilities, and financial institutions about fraudulent accounts and follow up each conversation with a letter. Close suspicious accounts and open new ones using new passwords and PINs. Don't use recognizable identifiers such as the last four digits of your SSN, your birth date, house number, and so on for passwords and PINs.
- File a report with your local police or the police where the theft took place. Get a copy of the report in case a creditor needs proof of the crime.
- File a complaint with the FTC at the Identity Theft Hotline, toll-free at 877-IDTHEFT (438-4338).
- Ask your creditors if they'll accept the FTC's ID Theft Affidavit. You can get one by calling the FTC at 877-IDTHEFT or at www.consumer.gov/idtheft. The affidavit allows consumers to report identity theft information to several companies simultaneously.
- If it appears that someone is using your SSN, contact the Social Security Administration to verify the accuracy of your reported earnings and your name. Call (800) 772-1213 to check your Social Security Statement.

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

Term	Rate – APY
3 month*	3.30%
6 month*	3.56%
12 month*	4.07%
24 month**	4.39%
36 month**	4.70%
48 month**	4.91%
60 month**	5.33%

*Minimum of \$500 deposit.

**Minimum of \$10,000 deposit.

APY (Annual Percentage Yield). Rates subject to change.

Volunteers Needed

Northwest Consumers Federal Credit Union has two seats available on the Supervisory Committee. If you are interested in volunteering your time, please contact Brent Scott or Sue Schaub for additional information and qualifications.



HOLIDAY CLOSINGS

**MONDAY, SEPTEMBER 4TH
LABOR DAY
CLOSED**