

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 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*	5.33% APY**
15 month*	5.38% APY**

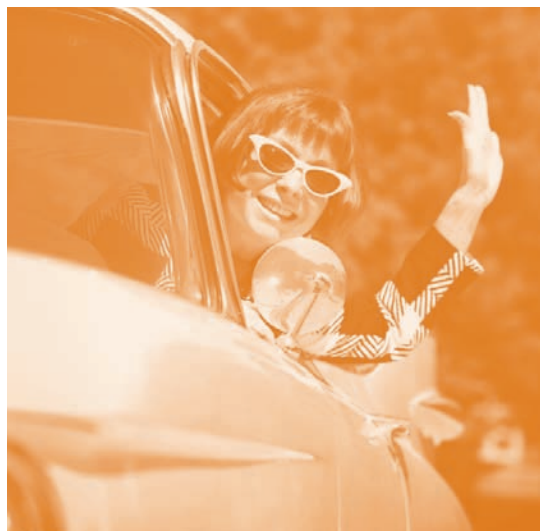
* Minimum of \$500 deposit. Rates subject to change.
** Annual Percentage Yield.

Get the Money You Need – Now!

With rising heat bills and gas prices out of control, Northwest Consumers Federal Credit Union has the money and the solution for you, our great, low **11.90% APR* Signature Loan**.

That's right. Borrow up to \$5,000 per qualified member for 42 months and your monthly payment is as low as \$147.00. Plus, with our convenient terms, we make repayment quick and easy so you can get the cash you need — now. Apply today.

* Annual percentage rate.



Step on the Gas

Northwest Consumers Federal Credit Union is holding a membership drive from October 1, 2006 through November 30, 2006. Anyone who opens a new membership account at the Credit Union will be eligible for a drawing.

Prizes include:

- Gas Cards
- Car Washes
- Auto Detailing
- Traverse City North Stars Hockey Tickets
- Grab Bag
- And Much More!

Northwest Consumers Federal Credit Union...
It's Where You Belong!

Join Us and Celebrate

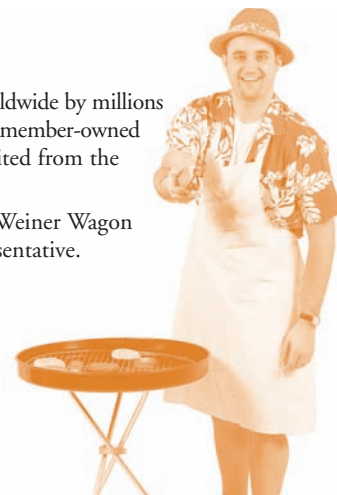
Thursday, October 19th marks International Credit Union Day, an event celebrated worldwide by millions of Credit Union members acknowledging the important differences of Credit Unions as member-owned financial cooperatives and the many ways our families and communities have benefited from the Credit Union difference.

Help us celebrate by stopping by and enjoying refreshments and hot dogs from the Weiner Wagon 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!



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

FBI Fraud Alert — Don't Get Ripped Off

If you can answer "Yes" to any of the following questions, you could be involved in a fraud or about to be scammed!

If you receive a CHECK in the mail:

- Is the CHECK from an item you sold on the Internet, such as a car, boat, jewelry, etc?
- Is the amount on the CHECK more than the item's selling price?
- Did you receive the CHECK via an overnight delivery service?
- Is the CHECK connected to communicating with someone by e-mail?
- Is the CHECK drawn on a business or individual account that is different from the person buying your item or product?

Or:

- Have you been informed that you were the winner of a LOTTERY, such as Canadian, Australian, El Gordo, or El Mundo, that you did not enter?
- Have you been instructed to either "WIRE", "SEND" OR "SHIP" MONEY as soon as possible, to a large U.S. city or to another country such as Canada, England or Nigeria?



- Have you been asked to PAY money to receive a deposit from another country such as Canada, England or Nigeria?

- Are you receiving PAY or a COMMISSION for facilitating money transfers through your account?
- Did you respond to an e-mail requesting you to CONFIRM, UPDATE OR PROVIDE your account information?

Tell branch personnel immediately!

Financial Information At Your Finger Tips

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

- Check loan rates
- VISA balances
- Account information
- And much more!

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



Sign Up for E-Statements

- You can view a 12-month history of your account
- Your statement is available sooner than a mailed copy
- It's safer than being delivered to your mailbox

To sign up for e-statements go to the Credit Union's Web site at www.nwconsumers.org and click on **CU@ Home**, sign in, and click on personal preferences and sign up for e-statements. If you need assistance contact the Credit Union at (231) 947-7600 or (800) 343-1015.

HOLIDAY CLOSINGS

SATURDAY, NOVEMBER 4THCLOSED
CREDIT UNION PLANNING SESSION

FRIDAY, NOVEMBER 10THCLOSED
VETERANS DAY

THURSDAY, NOVEMBER 23RDCLOSED
THANKSGIVING

FRIDAY, NOVEMBER 24THCLOSED
THANKSGIVING HOLIDAY

MONDAY, DECEMBER 25THCLOSED
CHRISTMAS

MONDAY, JANUARY 1STCLOSED
NEW YEAR'S DAY

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.