

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 2007

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*	5.48% APY**
15 month*	5.64% APY**

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

Looking Forward to April?

It's a date that no one looks forward to — April 16th — Tax Day! This year why not give yourself a break and invest in a 2006 Individual Retirement Account (IRA). Funds must be received at Northwest Consumers Federal Credit Union no later than April 16, 2007 to receive a possible deduction* for the 2006 tax year. All deposits received after this day will be applied to the 2007 tax year.

For more information on saving for your future, please contact a Northwest Consumers Federal Credit Union Member Service Representative at (231) 947-7600.

*Consult a tax advisor.

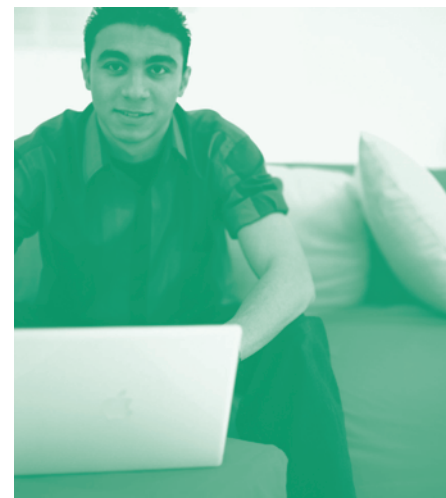
Available When You Need Us Most

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.

Just call us using a touch-tone phone at (800) 860-5704 and our Audio Response System will guide you through each step of your financial transaction using credit union access code #012.

Log on to our Web site and click on CU@ Home and 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 up to date about what's happening at Northwest Consumers Federal Credit Union.



Join Us

All Northwest Consumers Federal Credit Union members are cordially invited to attend the 54th Annual Meeting and Election of Officers. Please take advantage of this opportunity to participate in the future of your Credit Union.

Date: Wednesday, March 21, 2007

Time: 5:30 p.m.

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

Refreshments will be served following the business meeting. Contact a Member Service Representative for additional information.

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

Coming Soon... VISA Platinum

When it comes to getting a great rate on a great VISA credit card, look no further than Platinum VISA from Northwest Consumers Federal Credit Union, featuring:

- No Annual Fee
- Rewards Program
- \$1 Million Travel Accident Insurance
- Concierge Services
- Worldwide Acceptance —
Wherever you see the VISA Logo



Sign Up for E-Statements

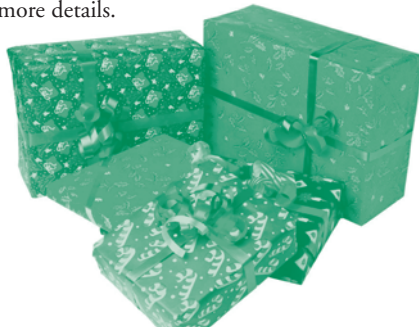
- You can view a 12-month history of your account
- Your statement is available sooner than a mailed copy
- It's safer than being delivered to your mailbox

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.

Tis' the Season

Northwest Consumers Federal Credit Union Christmas Club Accounts were paid out October 31, 2006. If you don't already have a Christmas Club Account, now is the perfect time to open one for next year 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.



HOLIDAY CLOSINGS

FRIDAY, APRIL 6TH
CLOSED AT NOON
GOOD FRIDAY

Volunteers Needed

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



Financial Security Is Number One

With identity theft on the rise, Northwest Consumers Federal Credit Union members can feel secure knowing that the Credit Union utilizes the most advanced technology available to protect financial transactions.

Through multi-layered authorizations for all CU@Home and VISA EZ Card information, members can feel confident Northwest Consumers Federal Credit Union takes safety to the max.

Contact a Member Service Representative for additional information.



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.