

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.

DIRECTORS

FRAN BUTLER
MARISSA SWITALSKI
BRENT SCOTT
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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

HOME BANKING

WWW.CUATHOME.ORG
CREDIT UNION ID #012



NORTHWEST news

Spring 2008

Visa Platinum Preferred: 2.88% for the first six months

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

No Annual Fee \$1 Million Travel Accident Insurance Concierge Services Worldwide Acceptance

As a Platinum Preferred cardholder, you receive Bonus Points every time you use your card for purchases! Any qualified purchase—big or small—earns you Bonus Point rewards which you can redeem for brand-name merchandise or fabulous travel awards, including airline tickets, cruises, and more. Your statement will keep track of your Bonus Point totals. When you are ready to redeem, simply visit the ScoreCard website at www.scorecardrewards.com for a listing of available award options.

ScoreCard Bonus points are only one of the great features of our Platinum Preferred VISA. Contact a Northwest Consumers Federal Credit Union Member Service Representative at: (231) 947-7600 for more information.

Home Sweet Home Equity: Rates as Low as 5.49%

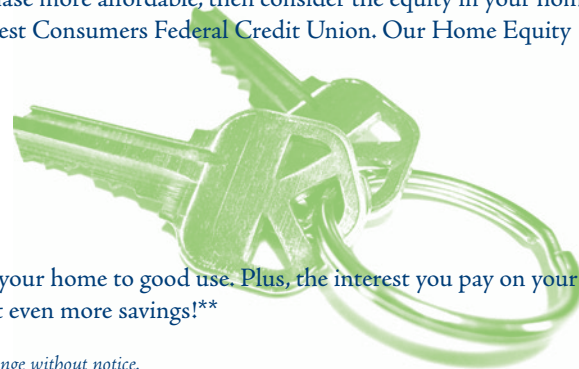
If you're looking for a great way to make a major purchase more affordable, then consider the equity in your home and a great low-rate Home Equity Loan from Northwest Consumers Federal Credit Union. Our Home Equity Loans are the perfect way to finance items such as:

- Home Improvements and Additions
- Travel
- College Education
- Weddings
- Debt Consolidation and More!

With rates as low as 5.49% APR*, put the money in your home to good use. Plus, the interest you pay on your Home Equity Loan may be tax deductible—so you get even more savings!***

*Annual Percentage Rate. Rates based on new money only. Subject to change without notice.

**Consult a tax advisor for more details.



Available Whenever You Need Us

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

CREDIT UNION HOURS

LOBBY HOURS:
MONDAY – FRIDAY
8:30 A.M. – 5:00 P.M.

DRIVE-THRU HOURS:
MONDAY – THURSDAY
8:30 A.M. – 5:00 P.M.

DRIVE-THRU HOURS:
FRIDAY
8:30 A.M. TO 6:00 P.M.

DRIVE-THRU HOURS:
SATURDAY
9:00 A.M. – 12:00 P.M.

NORTHWEST
CONSUMERS
FEDERAL
CREDIT
UNION



Privacy Notice

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

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

792 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 ROAD
MANISTEE 49550

SAFE HARBOR CREDIT UNION

1200 E. TINKHAM
LUDINGTON, MI 49431

FOR OTHER SHARED BRANCH LOCATIONS VISIT

WWW.XTENDCU.COM

OR CALL

NORTHWEST CONSUMERS
FEDERAL CREDIT UNION

AT

(231) 947-7600

OR (800) 343-1015

& ASK A MEMBER SERVICE REPRESENTATIVE

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.

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, PINs (personal identification numbers), and passwords. Never keep your PIN with your debit card 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—we are here to serve you!

Let's Keep in Touch!

For those members who have provided us with their email address: please make sure we always have the address you are currently using. If your email address should change, let us know. That will allow us to keep in uninterrupted contact with you. Thank you!

HOLIDAY CLOSINGS

FRIDAY, MARCH 21
CLOSED AT NOON
GOOD FRIDAY

MONDAY, MAY 26
CLOSED
MEMORIAL DAY

FRIDAY, JULY 4
CLOSED
INDEPENDENCE DAY