

NORTHWEST NEWS

JANUARY 2002

DIRECTORS

Larry Morgan
Board Chairman
Gwen Hall, First Vice Chairman
Mark Avery, 2nd Vice Chairman
Fran Butler, Treasurer
Craig Augustine, Secretary

SUPERVISORY COMMITTEE

Patty Bell
Chris Carson
Ken Dodge

ADDRESS

2948 Garfield Road North
Traverse City, Michigan 49686

PHONE

Watts: (800) 343-1015
Phone: (231) 947-7600
Fax: (231) 947-0732
Loans: (231) 947-2191
CU Talk: (800) 860-5704

HOME BANKING

www.cuathome.org

**NORTHWEST
CONSUMERS
FEDERAL
CREDIT
UNION**



NEW C.E.O.

The Board of Directors would like to introduce the new Chief Executive Officer, Brent Scott. He began his position at Northwest Consumers Federal Credit Union, on October 22, 2001, coming from Rochester, Michigan. Mr. Scott has a very extensive financial and credit union background which will serve to continue to improve the service level and financial performance of your credit union.

The Board of Directors, Chief Executive Officer and staff are committed to the improvement of your credit union. Come in to the credit union and introduce yourself to Mr. Scott and please share any ideas that you have, as he has an open door policy to any and all members.

Mr. Scott and his wife, Sarah, have four grown children. They are both very gratified that they are living in Northern Michigan again.

HOLIDAY CLOSINGS

First Quarter 2002

President's Day

February 18, 2002

Good Friday

March 29, 2002

Closed at Noon

**OPEN FOR
BUSINESS**

Credit Union Hours

Monday – Wednesday
Lobby: 9:00 a.m. – 5:00 p.m.
Drive: 8:00 a.m. – 5:30 p.m.

Thursday
Lobby: 9:00 a.m. – 5:30 p.m.
Drive: 8:00 a.m. – 5:30 p.m.

Friday
Lobby: 8:00 a.m. – 6:00 p.m.
Drive: 8:00 a.m. – 6:00 p.m.

Saturday
Drive: 9:00 a.m. – 12:00 noon

Results of Annual Meeting Elections

The annual meeting elections took place on November 27, 2001. The results were Larry Morgan, Chairman of the Board; Gwen Hall, First Vice Chair; Mark Avery, Second Vice Chair; Fran Butler, Treasurer; Craig Augustine, Secretary. The Board of Directors appointed Patty Bell, Chris Carson and Ken Dodge as Supervisory Committee Members. Congratulations to all directors on their election and to the appointment of the supervisory committee members.

**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
209 St. Mary's Street
Lake Leelanau, MI 49653

**ETCFCU & 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 E. Eighth Street
Traverse City, MI 49686

**Northwestern Area
Credit Union**

215 Bell Avenue
Cadillac, Michigan 49601
103 Perry Street
Big Rapids, Michigan 49307

**Forest Area Federal
Credit Union**

782 S. Cedar Street
Kalkaska, MI 49646
638 Boyd Street
Fife Lake, MI 49633
2291 M-113 East
Kingsley, MI 49649
516 Michigan Avenue
Manton, MI 49663

**Wexford Community Federal
Credit Union**

1021 N. Mitchell
Cadillac, MI 49601

**Newaygo County Service
Employees Credit Union**

115 S. Stone
Fremont, MI 49412

**Kenowa Municipal Federal
Credit Union**

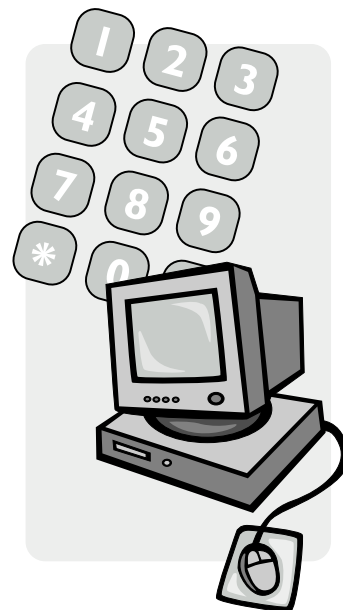
1905 28th Street
Wyoming, MI 49509

**Automated Services
Transfer Authorization**

Effective immediately you will need to complete and sign an Automated Services Transfer Authorization form in order to transfer funds from your primary account to any secondary accounts through CU*Talk and PC Home Banking at Northwest Consumers Federal Credit Union. You must be joint on the secondary accounts in order to complete these type of transactions and will have transferring to or from account numbers on each other's Credit Union Statements.

Please contact any Member Service Representative with any questions, concerns or to complete and sign this required form.

_____ Management



Loan Rates

Signature limit maximum \$7,500.00 42 months _____11.75%	New & Used boat/camper/5th wheel/motor home to \$1,999.99 42 months _____8.95%
Signature refinance from another institution to 42 months _____11.50%	New & used boat/camper/5th wheel/motor home to \$2,000-\$9,999.99 60 months _____8.95%
New car/truck 1999 or new (never been titled/demo) 60 months _____6.99%	New & used boat/camper/5th wheel/motor home to \$10,000- \$19,999.99 90 months _____8.95%
New car/truck over \$20,000.00 up to 72 months _____6.99%	Used vehicle 1997 or newer up to 60 months _____7.99%
Used vehicle 1996 & 1995 54 months _____7.99%	New & Used boat/camper/5th wheel/motor home to \$20,000 - \$49,999.99 120 months _____8.95%
Used vehicle 1994 48 months _____7.99%	New & Used custom vans up to \$9,999.99 60 months _____9.50%
Used vehicle 1993 42 months _____7.99%	New & used custom vans up to \$10,000 & up 120 months _____9.50%
Used vehicle 1992 & 1991 36 months _____7.99%	Share secured 3% above current rate minimum 6% to 60 months _____6.00%
Used vehicle 1990 & older 24 months _____7.99%	

Call for mortgage rates!

All rates reviewed monthly
by Board of Directors.

**WEB PAGE
COMING SOON!**

In the very near future your credit union will be sporting its very own web page.

You will be able to access PC Home Banking through this new web page. Watch for announcements and our new site address. Until then continue to use:

www.cuathome.org

