

## 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 2004

## DIRECTORS

**GWEN HALL,**  
CHAIRMAN

**MARK AVERY,**  
1ST VICE CHAIRMAN

**BILL SCHEIBER,**  
2ND VICE CHAIRMAN

**FRAN BUTLER,**  
SECRETARY

**KEN DODGE,**  
TREASURER

## SUPERVISORY COMMITTEE

**JOHN EDSTROM**

**JOANIE OTTE**

## 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 DEBIT AND  
VISA CARDS: (800) 991-4965

## 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

## Join Us

All Northwest Consumers Federal Credit Union members are cordially invited to attend the 51st Annual Meeting and election of Officers. Please take advantage of this opportunity to participate in the future of your Credit Union. Refreshments will be served following the business meeting.

**Date:** Wednesday, March 10, 2004

**Time:** 5:30 p.m.

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

## Ring in the New Year With a Home Equity Loan

Does your New Year's resolution include home improvements? How about a once-in-a-lifetime vacation? If you are a homeowner, a Home Equity Loan from Northwest Consumers Federal Credit Union may be the perfect solution.

With competitive rates as low as **5.50% APR\***, attractive terms and both fixed-rate and closed-end loans, Northwest Consumers Federal Credit Union Home Equity Loans are a great lending alternative. Plus, the interest on a Home Equity Loan may be tax deductible.\*\*

Give Erik a call today at (231) 947-2191 to learn more about Home Equity Loans from Northwest Consumers Federal Credit Union.

*\* Annual Percentage Rates.  
Rates subject to change without  
notice. \*\* Consult your tax advisor.*

Enjoy  
Northwest Consumers  
Federal Credit Union  
NEW  
touch screen  
ATM's

## Dashing Through the Snow...

Don't let all the snow get you down, enjoy the snow with a new snowmobile or ATV loan from your Credit Union.

Northwest Consumers Federal Credit Union is pleased to offer a special rate of **4.99% APR\*** to our members on all snowmobile and ATV loans. Just dash in to our office to apply for your loan or call Erik at (231) 947-2191 to apply over the phone.

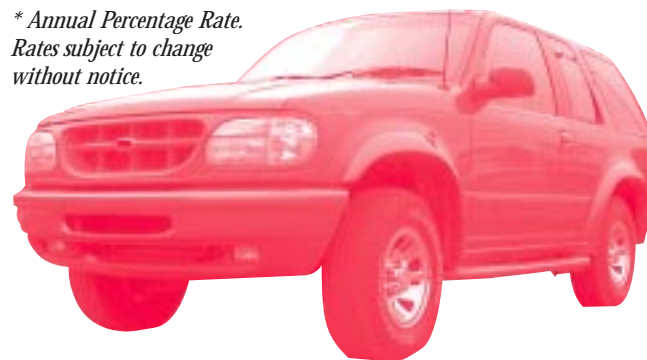
*\*Annual Percentage Rate. Rates subject to change without notice.*

## Celebrate 2004 and Drive Away With Savings on Auto Loans

Ring in the New Year with a new car and the best vehicle financing available... from Northwest Consumers Federal Credit Union.

Northwest Consumers Federal Credit Union has rates as low as **5.50% APR\*** with 72 month terms on new vehicles. Visit or call a Loan Officer today and ask about this New Year's special.

*\* Annual Percentage Rate.  
Rates subject to change  
without notice.*



## Make it Easy on Yourself!

Take it easy after the holidays and take advantage of Northwest Consumers Federal Credit Unions electronic services.

With On-line Access members can:

- Check your Credit Union account balances
- Make loan payments
- Transfer Funds to other accounts
- Review or print checks that have cleared
- And much more!

So log on to **www.cuathome.org** (using Credit union code 012) and conduct your transactions from home or the office!

Members can also access our Audio Response System at (800) 860-5704. For details on how you can enroll into our Home Banking or Audio Response programs, go to our Web site at **www.nwconsumers.org** or call us at (231) 947-7600.

## CREDIT UNION HOURS

MONDAY-WEDNESDAY  
LOBBY & DRIVE UP  
8:30 A.M. - 5:00 P.M.

THURSDAY  
LOBBY & DRIVE UP  
8:30 A.M. - 6:00 P.M.

FRIDAY  
LOBBY & DRIVE UP  
8:30 A.M. - 5:00 P.M.

SATURDAY  
DRIVE UP ONLY  
9:00 A.M. - 12:00 NOON

## 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

**BRUNSWICK EMPLOYEES FCU**  
460 W. LAKETON AVE.  
MUSKEGON, MI 49441

**WESTERN DISTRICTS MEMBERS CREDIT UNION**  
201 36TH STREET SE  
GRAND RAPIDS, MI 49548

**GRAND RAPIDS FEDERAL EMPLOYEES CREDIT UNION**  
150 ANN ST. NW  
GRAND RAPIDS, MI 49505

**GRAND RAPIDS MUNICIPAL FCU**  
1225 PLYMOUTH NE  
GRAND RAPIDS, MI 49505

**NEW SHARED BRANCH**  
NORTHWEST CONSUMERS FEDERAL CREDIT UNION IS PLEASE TO ANNOUNCE OUR NEWEST SHARED BRANCH:

**FRANKENMUTH CREDIT UNION**  
MAIN OFFICE: 580 N. MAIN ST.  
FRANKENMUTH, MI 48734  
(989) 497-1652

BRANCH OFFICES: 7971 MAIN ST.  
SUITE #2  
BIRCH RUN, MI 48415

12368 E. WASHINGTON RD.  
REESE, MI 48757

9323 M-15 RICHVILLE, MI 48758

TAKE ADVANTAGE OF OUR MANY SHARED BRANCH LOCATIONS AND RECEIVE THE SAME QUALITY AND MEMBER SERVICE YOU'VE COME TO KNOW AT NORTHWEST CONSUMERS FEDERAL CREDIT UNION.

## Offering Members More in Mortgage Lending

Take advantage of the low interest rates by applying for a new mortgage or refinancing your existing mortgage to a lower rate or term, and save thousands of dollars over the life of your mortgage.

Northwest Consumers Federal Credit Union is offering interest rates as low **5.50% APR\*** with no points on Mortgages and Home Equity programs.

For more information call Erik at (231) 947-2191 or visit the Web site at [www.nwconsumers.org](http://www.nwconsumers.org).

*\*Annual Percentage Rate.*

## USA Patriot Act and How it Affects You

The USA Patriot Act is to help the government fight the funding of terrorism and money laundering activities. Starting October 1, 2003, all financial institutions in the United States began complying with the USA PATRIOT ACT. Federal law requires your Credit Union to obtain, verify, and record information that identifies each person who opens an account, in order to aid in the war against terrorism and identify theft.

Current members of Northwest Consumers Federal Credit Union will only see a slight change in the way business is conducted. Members may be required to provide identification during regular transactions or holds may be placed on certain types of checks. These requirements are meant to protect your money and your identification and are not meant to be an inconvenience to you. The best practice for you as a member is to simply be prepared. Have your identification ready and understand that your Credit Union is doing the best to serve you while also making sure your financial data is secure.

The biggest change attributed to the USA Patriot Act will come to individuals who are opening a new account at Northwest Consumers Federal Credit Union. As of October 1, 2003, all financial institutions were required to document a Full Legal Name, Date of Birth, an Identifications Number (Social Security Number, Passport, etc.) and a current Physical Street Address from all individuals opening an account. Additional requirements have been put in place for any individual or corporation wishing to open an account in the name of a business.

Please keep in mind, these additional requirements are effective at all financial institutions in the United States and similar documentation will be required there as well. Anyone who desires more information about the USA Patriot Act can visit the US Treasury Web site at [www.ustreas.gov](http://www.ustreas.gov).

## Authorizing Electronic Payments by Phone... What You Should Know

Making payments these days can be as easy as picking up the telephone. Many companies are now equipped to take your verbal authorization over the phone to create an electronic withdrawal from your checking or savings account. This is not only convenient, but if a due date is looming and you need to make a payment fast, this can be the difference between making a timely payment or paying a costly late fee.



Be sure you understand your rights. This method of payment is not intended for use during "cold calls". For your protection, the authorization for this type of transaction is valid only when:

1. there is an existing relationship between a company and you, the consumer, or
2. no existing relationship exists, but you have initiated the phone call.

## Frequently Asked Questions About Payments by Telephone

*Will this electronic payment authorization allow a company to withdraw payments in the future?*

No. Telephone authorizations are intended for one-time use. A new authorization is required for each additional payment.

*What if a company withdraws a payment from my account that I did not authorize?*

Contact your financial institution as soon as you discover an error. Federal regulations exist that protect you from unauthorized payments. Remember, always review your statements upon receipt.

*How will the payment appear on the statement from my financial institution?*

Electronic payments appear in the same area as ATM withdrawals and debit card purchases.

*How do I know if I'm dealing with a reputable company over the phone?*

There is no magic method for deciding who you should and shouldn't do business with over the phone. But you can ask yourself these questions:

- Has the payment process been clearly defined and do I understand the next steps?
  - Do I know when my account will be debited and for how much?
  - Have I been "sold" a product or service that I'm not totally comfortable with?
  - Do I have an existing relationship with this company? If not, did I initiate the phone call?
- Answering these questions may help you decide! To learn more about electronic payments, visit [www.electronic-checking.org](http://www.electronic-checking.org).

## LOAN RATES

### MORTGAGE & HOME EQUITY LOANS (30 YEARS, FIXED RATE, CLOSED-END)

3 YEAR BALLOON . . . .	5.500% APR*
5 YEAR BALLOON . . . .	5.875% APR*
7 YEAR BALLOON . . . .	6.125% APR*
10 YEAR BALLOON . . . .	6.500% APR*

*\*APR - Annual Percentage Rate*

## HOLIDAY CLOSINGS

**GOOD FRIDAY**  
FRIDAY, APRIL 9

**CLOSING AT 12:00 P.M.**