

# NORTHWEST NEWS

APRIL 2002

## DIRECTORS

Larry Morgan  
Board Chairman  
Gwen Hall, First Vice Chairman  
Mark Avery, 2nd Vice Chairman  
Fran Butler, Treasurer  
Ken Dodge, Director

## SUPERVISORY COMMITTEE

Patty Bell  
Chris Carson

## 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

## ANNUAL PRIVACY NOTICE

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 of this 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.

### Information We Collect

We collect nonpublic information about you from some or all of the following sources:

- Information we receive from you on applications or other forms, such as your name, address, social security number, assets and income;
- Information about your transactions with us, our affiliates, or others, such as your account balance, payment history, parties to transactions and credit card usage; and,
- Information we receive from a consumers reporting agency, such as your credit-worthiness and credit history.

### Information We Disclose

We may disclose all of the nonpublic information about you and our former members we collect as described above.

### Who May Receive This Information

We may disclose the information we collect as described above to provide high quality products and services to you. We may disclose the information to the following types of third parties:

- Financial services providers such as mortgage bankers, securities brokers/dealers, and insurance agents.

- Non-financial companies such as retailers, direct marketers, and publishers.
- Others, such as nonprofit organizations.
- Companies that perform marketing services on our behalf and/or to other financial institutions with whom we have joint marketing agreements.

We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law.

### Confidentiality and Security Measures

We restrict access to nonpublic information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with Federal regulations to guard your nonpublic personal information. If you decide to close your account(s) or become an inactive member, we will adhere to the privacy policies and practices as described in this notice.

### What You Can Do to Help Protect Your Privacy

Northwest Consumers Federal Credit Union members can help by following these simple guidelines:

- Protect your account numbers, card numbers, PINS and passwords.
- Use caution when disclosing your account numbers, social security numbers, etc.
- Keep your information with us current. If we detect potentially fraudulent or unauthorized activity or use of an account, we need to contact you immediately. If your address or telephone numbers change, please let us know.

*Again if you have any questions concerning this notice, please do not hesitate to call us, as we are here to serve you.*



NORTHWEST  
CONSUMERS  
FEDERAL  
CREDIT  
UNION

**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

**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

**Filer Credit Union**

1117 28th Street  
Manistee, MI 49660

**Safe Harbor Credit Union**

1200 E. Tinkham  
Ludington, MI 49431

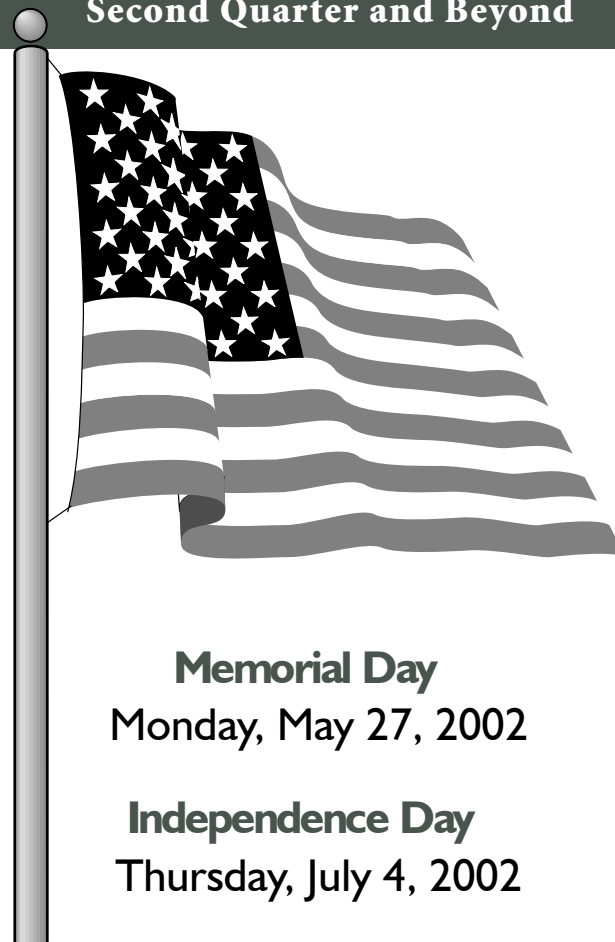
**Western Districts Members  
Credit Union**

201 36th Street S.E.  
Grand Rapids, MI 49548

**Grand Rapids Municipal ECU**

1225 Plymouth N.E.  
Grand Rapids, MI 49505

**Holiday Closings - 2002  
Second Quarter and Beyond**



**Memorial Day  
Monday, May 27, 2002**

**Independence Day  
Thursday, July 4, 2002**

**Spring  
Has Sprung!**

Buy that recreational vehicle, whether it be a new or used boat, camper, motor home, 5th wheel, 4 runner, jet ski or small tractor and finance at our low special interest rate from **6.25% - 7.25%** depending on the term and the year. Call the Loan Department at **(231) 947-2191** for this...



**Loan Rates**

Signature limit maximum \$7,500.00 42 months _____ 11.50%	New & Used boat/camper/5th wheel/ motor home/ski jet/snowmobile/ 4 runner or small tractor \$3,000 - \$9,999.99 60 months _____ 8.50%	New & used custom vans \$5,000.00 - \$9,999.99 60 months _____ 9.50%
Auto/truck/motorcycle 1998 or newer (never been titled/demo) 60 months _____ 6.25%	\$10,000-\$19,999.99 90 months _____ 8.50%	\$10,000 & up 120 months _____ 9.50%
over \$20,000.00 up to 72 months _____ 6.25%	\$20,000 - \$49,999.99 120 months _____ 8.50%	Share secured 3% above current rate minimum 6% to 60 months ____ 6.00%
Used vehicle 1997 & 1996 54 months _____ 7.25%	\$50,000 & up 144 months _____ 8.50%	
Used vehicle 1995 & 1994 48 months _____ 7.25%		
Used vehicle 1993 & 1992 42 months _____ 7.25%		
Used vehicle 1991 & older 24 months _____ 7.25%		

**Call for mortgage rates!**

All rates reviewed monthly  
by Board of Directors.

