

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

NORTHWEST
CONSUMERS
FEDERAL
CREDIT
UNION



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.



**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

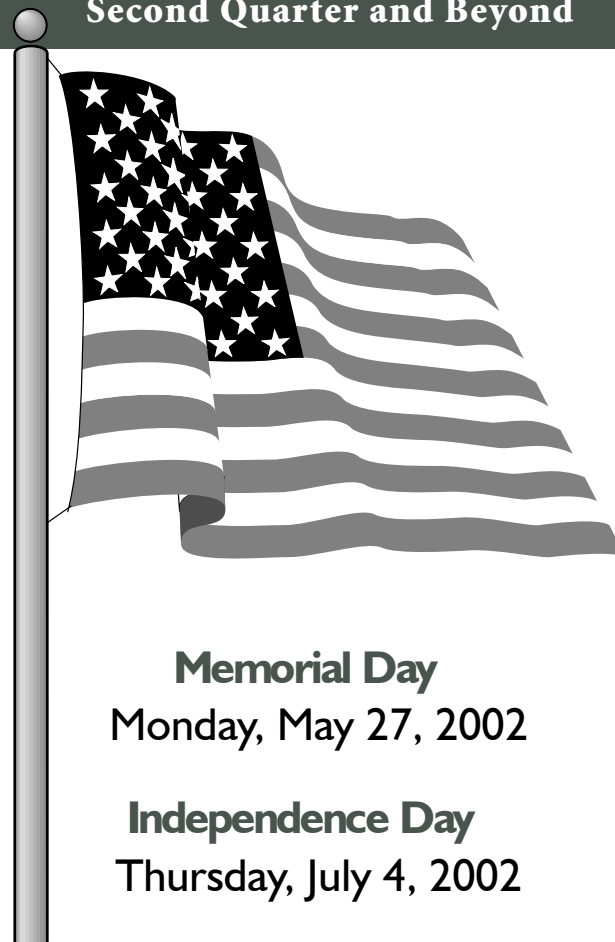
**Western Districts Members
Credit Union**

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.

