

NORTHWEST NEWS

Northwest Consumers
Federal Credit Union

JANUARY 2003

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

Gwen Hall, Chairman
Mark Avery, First Vice Chairman
Bill Scheiber, 2nd Vice Chairman
Fran Butler, Secretary
Ken Dodge, Treasurer

SUPERVISORY COMMITTEE

John Edstrom
Joan Otte

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**



As we begin a new year, we renew our commitment to you, our member. As your premier financial institution, we will continue to give the best rates and friendly service you expect. Stop in to meet with one of our representatives and let us know how we can better serve you.

**HAVE A HAPPY
AND PROSPEROUS NEW YEAR!**

Holiday Closings

Presidents Day Closed February 17, 2003

Good Friday Closed at Noon April 18, 2003

Visa Online Payments

Save time and pay online! You can now make VISA account payments through our PC Homebanking service. Just contact a representative to set up your VISA account under your primary account. We will be happy to guide you through the simple process.

New Fee Structure

- Dormancy Fee (*per month after 1 year inactivity*) _____ \$1.00
- Automatic Overdraft Transfer _____ \$2.00



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 St.
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

683 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

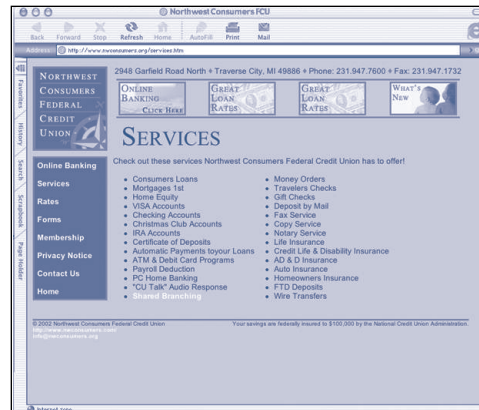
150 Ann St. NW
Grand Rapids, MI 49505

Grand Rapids Municipal FCU

1225 Plymouth NE
Grand Rapids, MI 49505

CHECK US OUT!

www.nwconsumers.org



Northwest Consumers Federal Credit Union has launched a new website. With our members in mind, we have created a user-friendly site to access valuable financial information. Check your accounts, get the latest interest rates and apply for a loan online. Email questions to our mortgage department or order new checks from home. Information about our Credit Union and our services is at your fingertips. Visit www.nwconsumers.org.

PC Home Banking and CU Talk

Are you finding it difficult to make it into the credit union to take care of your accounts? If so, we have the solution.

1. Contact a Member Service Representative, who will sign you up for the PC Home Banking.

PC Home Banking
www.cuathome.org

You say "I don't have a computer". No problem!

2. Contact a Member Service Representative, who will sign you up for CU Talk.

CU Talk
(800) 860-5704

SPECIAL AUTO LOAN RATES

New

2003-2002
Up to 72 Months
5.5%

Used

2002-2000
Up to 60 Months
5.8%

1999-1998
Up to 60 Months
6.5%

1997 and Older
Up to 54 Months
7%



Rates subject to change without notice.

Great Rates Equal Great Wheels