



Credit Unions Offer Safe And Steady Growth

In the financial services business, credit unions continue to prove their competitiveness against traditional banking. During 2015, credit unions outperformed more than 5,800 community banks' with total loan balance increases of 10.7% while the banks balances increased only 5.8%*. In addition, credit unions generated almost a quarter of a million new customers in December of 2015 alone.

When you require the most competitive products, rates, and 50 years of stability, stop by your local CCU office and talk with a representative today. We are here to serve your needs.

*Credit Union Trends Report, CUNA Mutual Group, February 2016 (compiled from December 2015 data).



From Our President...

When It Sounds Too Good To Be True Your Most Valuable Asset Is Information And The Right Partner.

It was December of 2008 when the Bernie Madoff Ponzi story broke. The Wall Street veteran had been running the biggest fraudulent investment scheme in United States history. Promising unmatched returns, this well-versed financial expert who had helped launch the NASDAQ market in the early 1960's, seemed as if he knew exactly what he was doing. However, when the truth began to unravel, it was obvious that Madoff's strategy had been one with no chance of sustainability, and thus he and his financial holdings crumbled leaving his customers empty-handed and drained of their investments. It is a modern retelling of the classic cautionary tale that proves, when things seem too good to be true, they are too good to be true!

The lesson to be learned is that it is OK to be skeptical. We live in a world dominated by the Internet which provides unlimited access to information, some true, and some not so true. How can we be sure that the information we find is accurate and responsibly documented? We can't, but we can take some simple precautions that help separate that which is true and factual from that which is speculation or opinion. First, it is imperative that we follow up on the sources that are listed with most any online article. Review these sources, read the attached documents, and see how they reinforce the topic. Realize that there is a difference between stating facts and defining opinions. Opinions run rampant on the Internet, so look for those sources that deal with simple facts that you can use to form your own opinion. It is very important to remain flexible and to be willing to ask questions when necessary. Using these simple guidelines may not save you from being scammed, but when combined with a little common sense, should help minimize your family's risk.

As members of the CCU family, we want to be your partner so you can make the most informed decisions possible. Loan documents and credit card contracts are filled with industry-specific verbiage that can be confusing. Often, consumers gloss over these pertinent details. Bottom line, read the fine print. Take your time and review all of your documentation carefully. Look for key words like APR (Annual Percentage Rate) and APY (Annual Percentage Yield) as these specifics define the cost of your agreement. Above all, feel free to ask a representative if you have any specific questions. It is very important that you understand your contract completely.

Not everything we read is true, so understanding the details of our financial decisions is more important than ever before. It is critical to partner with a service provider who offers the very best products and service in the industry. For CCU, that is our business and our daily mission. We work hard to serve your needs with the very best the industry has to offer. After 50 plus years, we have learned that when we work together, the future looks promising and prosperous.

Sam Miller

Sam Miller, President
Consumer Credit Union

“Spring is nature’s way of saying, “Let’s party!”” - Robin Williams



“And spring arose on the garden fair,
Like the sprit of love felt everywhere;
And each flower and herb on Earth’s
dark breast,
Rose from the dreams of its wintry rest.
Percy Bysshe Shelley



S P R I N G T R I V I A

True or False:

Q: The fall and spring equinoxes are the only two times per year when the sun rises due east and sets due west.

A: TRUE.



SPRING JUMBLES

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Find the answers at the bottom right of the page.

Financial Spring Cleaning Tips

Spring is the perfect time to get your financial house in order. Use these simple guidelines to help you stay atop your financial matters and to help organize your affairs.

Review Your Credit Report: By law, you are entitled to one free credit report each year from each of the three major credit bureaus. It is critical that all of the information in these reports is accurate, up to date, and consistent. Be sure to review and update this critical information annually.

Organize And/Or Shred Old Documents: Take the time to sort through your pay stubs, statements, bills and other records and keep only those documents that are absolutely necessary. Afterwards, destroy or shred those documents that you have chosen to discard. Never simply throw your personal financial records in the trash.

Record Your Financial Access Passwords and Store Them in a Safe Place: How many online user names and passwords do you have? You’ll likely be surprised if you take time to count them all. Be sure to use different log-in information for each account and have a written record in a secure place to back up all of your user names and passwords.

Review Your Budget: Many things can change in a year. Take the opportunity each spring to review your annual budget and make any necessary updates or adjustments to it. Changes in your personal income or the addition of any newly adopted expenses should be updated so that your budget accurately reflects your current financial situation.

Pay Off Holiday Debt: Eliminate any lingering holiday debt as soon as possible. Putting those expenses behind you will bring stability back to your budget and allow you to focus on your annual goals.



MAKE MY LAWN MEAN AND GREEN!

No single improvement adds more to your home’s value than having a full, lush, and green yard. One of the easiest ways to achieve that is by overseeding your entire lawn twice a year, once in spring and then again in fall.

Let’s Get Started

Mow the grass short, as short as your mower will cut. Aerate the entire lawn, as aeration improves the overall level of oxygenation. This will help the new seed grow and be more robust. Next, top-dress the yard with a nutrient-rich compost or a topsoil blend. This will provide all of the valuable nutrients for the new growing seed.

Its Time To Overseed

The ground is prepped and the seed is ready. What’s next? Be sure to use a spreader when laying out any new seed. Getting even coverage on the entire lawn is critical and will insure that you get the lush lawn that you want.

Water Makes the Grass Grow!

Water the grass thoroughly, giving it at least one inch of water per day. This will provide the moisture required for seed germination and growth. During the initial growing period, be sure to protect the lawn from foot traffic and animals. Water the lawn gently several times a day, allowing the seed to just barely dry between waterings. As soon as your seed has germinated and is beginning to show signs of growth, you can reduce the watering schedule to fewer applications.

Follow these guidelines and you are well on your way to a greener lawn, increased property values, and the secret envy of your neighbors!



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NCUA
National Credit Union Administration, a U.S. Government Agency

EQUAL HOUSING LENDER

Word scramble answers: annual percentage yield, free online transfers, and home equity loan.

DON'T FORGET!

Take Advantage of **FREE** Online Banking Today!

- Easy enrollment
- Access accounts from cell phone with mobile banking.
- Convenient E-Statements are available the **FIRST** day of the month.
 - Enroll now on our website at www.consumercreditunion.com.
- Check account balances easily and securely.
 - View your account transaction history.
 - Transfer money between savings and checking accounts.



If you don't have one, you aren't experiencing the full conveniences of Consumer Credit Union!

“No matter how long the winter, spring is sure to follow.”

Proverb