



Solid • Stable • Safe

EXCITING PERSONAL LOAN NEWS

We're Pleased To Offer
**Exceptional
 Loan Rates**
 And **Very Competitive**
 Deposit Account Rates!

Consumer Credit Union is pleased to offer its members some of the most competitive, fixed rate loan products in the industry. When you partner these great tools with our extremely competitive deposit account rates, you have a strong, qualified, and competitive team at your demand.

At CCU, we work hard every day for our customers to give them the advantages that they expect from a superior financial partner.

*Call or stop by today
 to find out more
 about what we can do for you*



*"Hope smiles
 from the threshold
 of the year to come,
 Whispering
 'it will be happier'..."*

Alfred Tennyson



From Our President...

**Here's to America the Beautiful...
 Still the Greatest Country on Earth.**

America has been our "sweet land of liberty" for almost two hundred and fifty years now and throughout its history, our constitutional republic has shined as a singular beacon of freedom above all others. Our safeguard of checks and balances, our system of justice based on the rule of law, our presumption of innocence and the right to a fair trial, these and so many other protections, demand that our government uphold the rights of its citizens. Like many of you, I have experienced America's greatness in my life, and I think I have developed an understanding of what makes our story and culture so unique and special.

Kindness

Americans, as a people, are kind at heart. We have always encouraged one another to live by the simple creed, "Love your neighbor". We are the most generous nation on earth and our positive actions and influence are felt across every sea and seen on every continent.

Land of Opportunity

Everyone knows the story of how anyone can come to America and completely reinvent themselves. In a land of few restrictions and almost unlimited possibilities, you can prosper and enjoy all the personal freedoms that are part of the American experience. We are free to pursue our dreams, and all because we have a government that exists by the consent of the people and our government works for us if we are diligent enough to keep it accountable.

Cultural Diversity

American culture is the most diverse and inclusive on earth. The "melting pot" concept is in full force here. Our towns and cities are filled with men, women and children from every corner of this Earth who live and grow together, all the time learning from each other's similarities and differences.

Americans Are Resilient

Americans are great because somehow, we always find a way to work together to bounce back. Whether it's a lost pet or a natural disaster, Americans always find a way to succeed when the chips are down and when the forecast is bleak. It is part of us to bind together and overcome the obstacles that arise in our lives.

America's Greatest Secret

America is a nation of dreamers, inventors, artists, and builders. We are doers. We revel in achievement, and rebound from loss. It is our nature to encourage each other in every endeavor and we search out the opportunities in every part of our lives that provide the greatest reward. To be an American, we must live by our principles and be dedicated to honor those of others. We have a great responsibility to this great society; to uphold its values as we uphold our own.

I think America is great because above all, our mission is peace. Our purpose is to savor and protect these liberties and to practice goodness in all our affairs. That indeed is "The American Dream". I know I am blessed and proud to serve you, my friends and neighbors, as everyone at Consumer Credit Union is here to serve. Together, we will build and live in a better world!.

Sam Miller, President
 Consumer Credit Union

Sam Miller



"Each age has deemed the new-born year, The fittest time for festal cheer." - Walter Scott

WINTER FACTS

- In Winter, the days are shortest and the nights are longest.
- The winter season ends and begins with the March equinox, when day and night are approximately the same length.
 - All snowflakes have six sides and no two snow flakes are alike
 - Snowflakes fall at 3.1 mph.
 - Ice is considered a mineral.
 - 60% of the Earth's fresh water is stored in the polar ice caps.
 - The tallest snowman was 113 feet, 7 inches tall. Named Angus, he was made in Bethel, Maine in 1999.
 - The largest snowflake recorded in the *Guinness World Book of Records* fell at Fort Keogh in Montana and was 15" wide and 8" thick.
 - The all-time world record for the largest snowfall in a single day was set in the United States on December 4, 1913, when Georgetown, Colorado received a staggering 63 inches of snow - more than five feet.
- Winter Blues (or Seasonal Affective disorder) is a type of depression that occurs at the same time every year.
- Chionophobia is the fear of snow.
- Hibernation or reduced metabolic activity is common in Winter.

★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★

Visit the Website

www.consumercreditunion.com

"Winter is a time to gather golden moments, embark upon a sentimental journey, and enjoy every idle hour."

John Boswell

★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★

The 2017 Annual Meeting

for Consumer Credit Union will be held at Greenville Middle School at 6:00 P. M. on Monday, March 12, 2018.

★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★



"Cheers to a new year and another chance for us to get it right."

Oprah Winfrey

COLD WEATHER TIPS FOR BETTER HEALTH

Keeping Warm and Healthy During the Cold Winter Months

You went out in the cold with wet hair. Now, as your Mom may have warned, you're bound to get sick. Right?

Wrong.

This is one of winter's many myths, that people believe as fact. For example, people do catch more colds in the winter. But according to an epidemiologist at Rush University Medical Center, that's not because it's cold or because the temperature changed abruptly. "You get a cold or the flu because you get a virus," says Segreti. "In the winter, we spend more time indoors near other people — and their viruses."

Here are the facts about common cold-weather beliefs:

1. You lose most of your body heat through your head.

False, the truth is, that any uncovered body part will lose heat. Research has shown that we actually lose only 10 percent of our body heat through our heads. So, it's a good idea to wear a hat while outside, but a hat alone won't offer sufficient protection from the elements. Always dress appropriately from head to toe.

2. You can get the flu from a flu shot.

False, there is no live virus in the shot, so it can't give you the flu. Conversely, getting a flu shot does not guarantee that you won't get the flu. No vaccine has proven 100 percent effective. These facts should NOT stop you from getting a flu shot. It will protect you from the most strains of flu, and your symptoms won't be as severe if you do get sick.

5. Shoveling snow creates a higher risk of heart attack.

True. Cold constricts your arteries, which increases the workload on your heart. Extreme activity like shoveling, only adds to that demand. "It's a more stressful activity than most winter sports. In just a few short minutes, your heart rate can reach a dangerous point." Healthy, active people should have no trouble shoveling snow. However, since many don't know their health risks, everyone should be careful. Use a small shovel and take frequent breaks. If you're over 60 or have questions about your health, see your doctor before participating in any strenuous winter activities. Your doctor has the last word on health — and that's no myth.

★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★

MAKE THE MOST OF YOUR WINTER

Four Simple Ways To Beat Those Cold Winter Blues!

Eat Healthy.

Get moving! Enjoy some exercise.

Get Outside and Get Some Sun!

Treat Yourself (It's OK, you've earned it)!

★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★



WINTER JUMBLES

mutlbooaie eratifezn

ollndhiw gknisi

lsobnalw gtfih

Find the answers at the bottom right of this page.

★ ★ ★ ★ ★ ★ ★ ★ ★ ★



Learn more TODAY
about the tools you have to protect all of your online transactions and beyond. Pick up a brochure or visit our web site at www.consumercreditunion.com

DON'T FORGET

Winter's cold not only affects us, it also affects our pets and animal friends.

Be sure to pay special attention to their needs during these times of inclement weather.



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



Word scramble answers: automobile antifreeze, wordscrambleanswers: automobile antifreeze,