



**National Credit Union
Youth Week - April 21-26**

**GOT GREEN?
GROW IT AT THE
CREDIT UNION**

**Kids and teens stop by
Citizens to make a deposit
and be eligible for a
fabulous prize drawing.**

Ron Bigelow President and CEO Retires

The Board of Directors of Citizens Credit Union is regretfully announcing the retirement of President and CEO, Ron Bigelow.

We'd like to thank him for his dedicated and untiring service to the Credit Union. A search will begin immediately to find a replacement.

Citizens Scholarship Applications Now Available!

Citizens is now accepting applications for its 2008 Scholarship Award. An Award of \$500 is based on academic achievement, extracurricular activities, community involvement and a one-page essay.

Applications are available at all branches of Citizens or can be mailed, e-mailed or faxed to you on request. Please contact Amy R Emmert at Citizens Credit Union at (269) 978-1324

**Application deadline
is May 31, 2008**



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Ask Your Financial Advisor



LP Financial Services is located inside Citizens Credit Union, 6170 West Main St. To set up an appointment, call (269) 381-1938 ext. 1320. Consultations are free for members.

ARE YOUR CHILDREN FINANCIALLY LITERATE?

HOW BAD IS FINANCIAL ILLITERACY TODAY? - So bad that your adult children may be at risk of making some serious financial mistakes.

YOUNG WOMEN ARE AT PARTICULAR RISK: A 2006 OppenheimerFunds survey of women aged 26-39 found that 62% of respondents had no investment accounts at all, and that 67% were living paycheck-to-paycheck.

SURPRISING CYNICISM: In the FPA survey, most of the financial planners contacted felt that more than 80% of young adults could amass \$250,000 in net worth over a 30-year period, and that about 50% could accumulate \$1 million of net worth in the same time span. But only 26% of the young consumers the CFA surveyed believed they could amass \$200,000 at any point in their lives, and only 9% felt they could someday accumulate \$1 million.

A LITTLE KNOWLEDGE CAN BE DANGEROUS: Too many young investors elect to fly solo into the stock market through the Internet;

too many young homebuyers know just enough (but not enough) about mortgages and lease options. And then there's the widely publicized case of 24 year-old Casey Serin now \$2.2 million in debt as a result of what he didn't know about real estate investment.

PRESCRIPTIONS IN PROGRESS: The Ad Council and the American Institute of Certified Public Accountants have started a national campaign, Feed the Pig™, to try and correct this dilemma (learn more by visiting www.feedthepig.org) . The National Council on Economic Education has also helped launch www.TheMint.org to provide young adults with vital financial principles.

Contact Larry Pacini at Citizens Credit Union to start your financial reviews.

Securities offered through Harbour Investment, Inc. a registered broker / dealer. Products and services (1) are not NCUA insured, (2) have no credit union guarantee, (3) may lose value.

Are you Drowning in DEBT?

Contact Amy Rocha at 381-1938 Ext 1314 for an appointment with Melissa at American Debt Counseling

Now scheduling for:

- April 8th
- May 6th
- June 5th

WANT A DEBT FREE FUTURE?

Citizens Online Bill Pay WINNER!!

Joan Slager (right), 1st quarter On-Line Bill Pay winner, receives her \$100 Target gift card from Angela Gasper. Joan states that she pays all her bills on-line because it's quick, easy and FREE.



Angela Gasper

Joan Slager

Call us at 381-1938 to find out how to get set up.

Snowbirds Ready Themselves For a Return to Michigan!

Heading back to Michigan? Please contact the Credit Union with your change of address so your statements will be sent to you in a timely fashion.

EMPLOYEE ANNIVERSARIES

Amy Rocha	(Collections)	7 years
Rochelle Sears	(Member Service Rep.)	4 years
Jodie Taylor	(Accounting Assistant)	3 years
Carmen Bell	(Member Service Rep.)	2 years
Amy Dembinski	(Member Service Rep.)	2 years
Lynn Wichman	(Member Service Rep.)	2 years
Jason Nofs	(Loan Analyst)	1 year

Spotlight on People's Food Co-op!



Like Citizens Credit Union, the People's Food Co-op is a membership based business. The Co-op has some 245 members who pay a fee to belong, and that fee makes them part owner. This non-profit company has been in business for thirty eight years and sells a wide range of locally produced health foods, organics and bulk products. The 12 employees pride themselves on providing the best service to their constituents

Because the business is growing, Manager, Chris Dilley is looking to move the business to a larger building but is committed to staying in downtown Kalamazoo. Heather Finch states "downtown has a unique feel and we want to stay as close to downtown as possible. I am totally in love with the store for its wonderful cause and the people we service." The food co-op is open every day from 9 a.m. to 8 p.m. and hopes to be in a new location by 2009. People's Food Co-op has been a member of Citizens since 2004.



Get a quote

Auto Insurance

FROM THE DRIVER'S BEST FRIEND

You're not just covered - you have AAA!

Are you paying too much for your auto insurance?

You and your family may be eligible for AAA's* discounted rates on auto insurance.

- Great Claim Service
- Competitive Rates
- Multiple Product Discounts
- Discounts because you're a member of Citizens Credit Union
- Automatic premium payments through your credit union account

Contact Todd Bontrager, Sales & Service Agent at AAA 269-382-8336 Ext. 26605 or visit him at 2015 Crosstown Parkway in Kalamazoo.

*Auto and home insurance underwritten by Auto Club Insurance Association family of companies.

IT'S A GREAT TIME TO BUY A HOME

Spring is a great time to begin shopping for a home. With a fantastic home buying climate, you could be in a new home in time to enjoy a great Michigan summer.



With so many homes on the market today, you have more choices when purchasing real estate. Not only have homes become more affordable, with historically low interest rates, buying a home in Michigan is now more affordable than ever. Real estate continues to be a good long term investment. With tax advantages of owning property added to long term investment benefits, buying a home can pave the way to your future. Loan programs are also still available for "less than perfect credit" and with low or no down payments and low fixed rates!

With interest rates so incredibly low and the large number of homes available for purchase, it's definitely a great time to buy a home. Call one of our Member Service Representatives, or Larry Winling TODAY at extension 1338 or (269) 760-7514 for your FREE pre-approval. Then make plans to go house hunting.

Loan Rates

Rates and terms may vary based on individual credit history. Rates effective January 18, 2008 and are subject to change. Check www.citizenscu.org for updates. [All Rates quoted at Annual Percentage Rate (APR)].

Automobiles: 2007-2008

Rates up to NADA Trade-in

36-48 months	5.75%
60 months	5.99%
72 months*	6.99%

*Value over \$25,000. Based on credit score.

100% financing add 1/2%

Automobiles: 2004-2006

0-48 months	5.99%
60 months	6.49%

Credit Cards

MasterCard has Introductory rates as low as 2.99% APR – 4.99% APR
Introductory rates are good for 6 mo.

Unsecured Any Purpose

36 months	9.99%
48 months	10.99%
60 months	11.99%

Miscellaneous Collateral

Jet ski, RVs, Boats, Trailers, etc.

36 months	7.49%
48 months	7.99%
60 months	8.49%
72 months (over 25,000)	8.99%
180 months (over 25,000)	9.49%

Home Equity

5 year balloon	6.50%
61-180 months fixed	7.00%
181-240 months fixed	7.50%

Home Equity Line of Credit

Lowest rate based on Wall Street Journal's Prime Rate (as low as 6.00%)

Mortgages

For Mortgages, contact Larry Winling at Citizens Credit Union at 381-1938 xt 1338

* Your rate may vary based on credit history.

HOLIDAY SCHEDULE

MEMORIAL DAY

MAY 26TH - CLOSED

4TH OF JULY

JULY 4TH - CLOSED

JULY 5TH - NORMAL HOURS



(269) 381-1938 • 1 (888) 647-1938 • www.citizenscu.org • Routing/Transit #272481826
24-Hour Telephone Account Access at CIT (269) 381-1651 • 24-Hour Loan Application at www.citizenscu.org

Locations & Hours

Main Office

435 S. Westnedge Ave.
Kalamazoo, MI 49007
Fax (269) 381-4512

Lobby Hours

Monday-Friday
9:00 a.m. - 5:00 p.m.

Drive-thru Hours

Monday-Wednesday
8:30 a.m. - 5:30 p.m.
Thursday - Friday
8:30 a.m. - 6:00 p.m.
Saturday
9:00 a.m. - 1:00 p.m.

Westside Branch

6170 West Main St.
Kalamazoo, MI 49009
Fax (269) 978-1315

Lobby Hours

Monday-Wednesday
9:00 a.m. - 5:00 p.m.
Thursday - Friday
9:00 a.m. - 6:00 p.m.
Saturday
9:00 a.m. - 1:00 p.m.

Drive-thru Hours

Monday-Wednesday
8:30 a.m. - 5:30 p.m.
Thursday - Friday
8:30 a.m. - 6:00 p.m.
Saturday
9:00 a.m. - 1:00 p.m.

Eastside Branch

3326 Gull Road
Kalamazoo, MI 49048
Fax (269) 381-1787

Lobby Hours

Monday-Wednesday
9:00 a.m. - 5:00 p.m.
Thursday - Friday
9:00 a.m. - 6:00 p.m.
Saturday
9:00 a.m. - 1:00 p.m.

Drive-thru Hours

Monday-Wednesday
8:30 a.m. - 5:30 p.m.
Thursday - Friday
8:30 a.m. - 6:00 p.m.
Saturday
9:00 a.m. - 1:00 p.m.

Schoolcraft Branch

106 Grand St., Ste. B
P.O. Box 673
Schoolcraft, MI 49048
Fax: 679-3126

Lobby Hours

Monday-Wednesday
9:00 a.m. - 5:30 p.m.
Thursday - Friday
9:00 a.m. - 6:00 p.m.
Saturday
9:00 a.m. - 1:00 p.m.

Drive-thru Hours

No Drive Thru.

Now a Family Service Center

24 hr ATM available at all locations!

Basic transaction services also available at:

Credit Union Family Service Center

6286 S. Westnedge Ave.
Portage, MI 49024
(Southland Mall)

Lobby Hours

Monday - Friday
9:00 a.m. - 7:00 p.m.
Saturday
9:00 a.m. - 2:00 p.m.

CITIZENS CREDIT UNION EASY REFERENCE

(269) 381-1938

Extensions for frequently asked questions

Balance/Transfers/Account Inquiries	1302
Check Orders	1317
Collection or Repossessions	1314
Credit, Debit or ATM Card Questions	1317
Deposit or Withdrawal Verification	1302

Financial or Retirement Planning	1320
First Mortgages	1338
Home Equity Loans	1302
Hours of Operation and/or Locations	1302
Internet Banking or Bill Pay Questions	1329
IRA's	1302
Loan Applications	1302
Rates on Deposits or Loans	1302

Citizens toll free

(888) 647-1938