



TO: All Media
FROM: Sean Rathjen, President, Consumers Credit Union
RE: Consumers Credit Union Earns Top Credit Union Ranking
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Consumers Credit Union Ranks in Top 1% on Member Service Delivery

Member-owned credit union success based on focus on Members

Waukegan, IL, November 4, 2008: Credit unions are constantly striving to improve their member service, whether it's by offering new savings options, competitive loan rates or a larger variety of services. To help measure credit union's progress, Callahan & Associates created the Return on Member (ROM) Index.

ROM measures how well credit unions meet Member needs, based on service delivery rather than profitability. There are several criteria that go into the ranking, including Member satisfaction, product penetration, fees and types of products and services used by Members. In turn, credit unions use ROM to determine how well their serving Members.

Consumers Credit Union (CCU; \$500 M. Waukegan IL) ranked 64th out of 8,400 credit unions, placing the Member-owned credit union in the top 1% on the ROM index. "Consumers Credit Union is proud to share our results from the Return on Member index with our Members," said Sean M. Rathjen, CCU President. "The index helps us determine how well we're meeting our Mission Statement of delivering quality service to Members. This index clearly indicates we're meeting this challenge." The ROM analysis is updated quarterly for credit unions of more than \$50 million in assets.

In addition to service delivery, ROM also measures the depth of relationships with Members, based on the average number of credit union products and services used by each Member. CCU averaged 4.37 products per Member, while the credit union national average is approximately 3.0. These results indicate Members consider CCU their primary financial institution – a top goal for all financial institutions.

For more information about CCU ranking in the top 1% on the ROM index, please contact Sean Rathjen, CCU President, at (847) 782-4670. Consumers Credit Union is Member-owned, with offices in Waukegan, Mundelein, Round Lake Beach, Gurnee, and North Waukegan . . . and online at www.myconsumers.org. And watch for our new office opening soon in Volo, Illinois!