



The ASSOCIATION NEWS

Second Quarter 2005

Consumers Cooperative Association • 2750 Washington Street • Waukegan, IL 60085 • (877) ASK-CCCU (275-2228)

A Full Service Financial Institution

- Savings Accounts
- Free Checking
- Home Banking and Bill Payment
- Direct Deposit/Payroll Deduction
- Money Market Accounts
- Certificates of Deposit
- Jumbo CDs
- Debit/ATM Cards
- IRAs (ROTH, Traditional, and Educational)
- Traveler's Check and Money Orders
- Telephone Teller
- Christmas Savings Accounts

Competitive Loan Rates for:

- New and Used Vehicles
- Home Equity Line of Credit
- Home Equity Loans
- First Mortgages
- Recreational Vehicles
- Motorcycles
- VISA Platinum, Gold, Classic and Share Secured cards
- Credit Life and Credit Disability Insurance
- Mechanical Breakdown Coverage
- GAP Insurance

Office Locations:

- 2750 Washington, Waukegan, IL 60085
- 1210 S. Lake (Rt. 45), Mundelein, IL 60060
- 2626 N. Route 83, Round Lake Beach, IL 60073
- 4946 Grand Avenue, Gurnee, IL 60031
- 3737 N. Lewis Avenue, Waukegan, IL 60087

All Phones – (877) ASK-CCCU (275-2228) www.myconsumers.org

Consumers Cooperative Association and Consumers Cooperative Credit Union make no warranty, express or implied, with respect to products or services provided by the Service organizations. Should any complaints arise, they should be directed to the organization providing the products or services.

ASI – YOUR DEPOSITS ARE INSURED TO \$250,000 PER ACCOUNT. This credit union is not federally insured and if the institution fails, the Federal Government does not guarantee that depositors will get their money back.



2005 Scholarship Winners



Andrew Stern
Grant H.S.



Alexandra Giripho-Hinojosa
Zion Benton Twp. H.S.



Laura J. Gube
Warren Twp. H.S.



Kelly Spradlin
Grayslake Comm. H.S.



Emily Navasca
Warren Twp. H.S.



Fernando G. Gomez
Waukegan H.S.

Association Announces 2005 Election Results

Congratulations to the new Consumers Cooperative Association Board members: Ana Cortez, and Mary Krause.

There remains one vacant seat. An election will take place to fill the position at the April Board meeting.

Returning Association Board of Directors:
Gayhart Silvola, President
Elizabeth Oldham, Vice President
Dorothea Betke, Treasurer
Gabrielle Scaccia, Secretary
Donald Cartwright
Mary Petrosian

The Consumers Cooperative Association (CCA) lists service organizations that offer our membership a discount for their service. If you would like to join our service organizations, please forward your information to: Mr. Gayheart Silvola – Consumers Cooperative Association, c/o Lynn Haymaker – CCCU, P.O. Box 9119, Waukegan, IL 60079-9119.

A current list of our service organizations is shown below.

AAMCO TRANSMISSIONS

69 S. Green Bay Road – Waukegan
Phone (847) 336-4150
1406 N. Milwaukee – Libertyville
Phone (847) 367-7950

10% discount to members – FREE ESTIMATES

BASKIN ROBBINS 31 FLAVORS

2213 A. Grand Ave. - Waukegan Store

10% discount to members
(Proof of membership is required)

BRITTANE'S DESIGNS

"We're more than just baskets."

When you need a gift for any occasion we have just the right gift for just the right price! Call us at (847) 367-7118 or visit us online at www.brittaness.com.

CCCU members receive a 10% discount on orders over \$35.00. Gurnee deliveries are FREE!

BUDGET TRUCK RENTAL IN ANTIOCH

399 Main Street – Antioch, IL 60002
Phone (847) 838-6670

10% off truck rental price per day.

CAR TECH AUTO CLINIC

Since 1979

111 N. Edison Ct. - North of Washington, Waukegan
Phone (847) 244-4484

20% discount on all mechanical repairs.

10% discount on all non-insurance collision repairs.

Pick-up and delivery.

Free estimates – work guaranteed.

DELUXE CAR WASH

1350 N. Lewis Avenue
Waukegan, IL 60085
Phone (847) 336-4664

Members may avail themselves of the following discounts by showing their credit union membership card or merely by stating they are members of Consumers Cooperative Association or CCCU.

\$1 off each Full Service Car Wash.

\$2 off each Value Car Wash.

10% discount for vehicle detailing including carpet shampooing, cleaning upholstery and hand waxing.

LAKE SHORE CONSTRUCTION INC. KITCHEN BATH

399 Main Street – Antioch, IL 60002
Phone (847) 838-6670

10% discount on all remodeling

10% discount on all Kraftmaid Cabinets, Cuisines Laurier Cabinets, Jay Ramob Cabinets.

LAKE SHORE STORAGE

399 Main Street – Antioch, IL 60002
Phone (847) 838-6670

50% off first month's rent with minimum three month rental on all storage units.

10% off truck rental price per day.

MR. MUFFLER

3601 Grand Avenue – Gurnee
Phone (847) 662-9292

10% discount on mufflers and shocks.

RED WING SHOE STORE

750 N. Green Bay Road – Waukegan
(In the GRANVIEW SHOPPING CENTER)

10% discount on Work Shoes & Boots.

SEATTLE SUTTON'S HEALTHY EATING

Most Lake County locations will allow a \$10 discount the first week to try their WEEKLY PROGRAM. (2nd Week – a \$5 discount)

Call (847) 336-8668 for details.

WAUKEGAN TIRE & SUPPLY CO.

Green Bay at Washington and 3444 Washington Street, Waukegan
Phone (847) 336-0656

5% discount on tires, parts, and labor to members.

DON'T FORGET TO ASK FOR YOUR MEMBER DISCOUNT – present your CREDIT UNION account card when ordering service. The ASSOCIATION BOARD would appreciate your comments about our Service Organizations.

My Consumers! reporter

Second Quarter 2005

A publication of Consumers Cooperative Credit Union



Sean Rathjen, President



www.myconsumers.org

Toll Free:
877 ASK CCCU (275-2228)

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consumers
member owned
cooperative credit union

PRESIDENT'S MESSAGE

New Call Center Set To Debut In May

Spring is here . . . and traditionally, that means the beginning of something new. Consumers Cooperative Credit Union has something both new and exciting - our new Contact Center!

What's a "Contact Center," you ask?

It's a new department dedicated specifically to handling all incoming inquiries, including phone calls, e-mail messages and website requests. Our newest service enhancement is designed to help us better serve you, our Members . . . and it will be up and running by the end of May!

The Contact Center will be staffed by employees trained to professionally communicate with our members. No matter what your question or the nature of your problem, our team will handle your call with a smile. Where possible, the first employee receiving the inquiry will personally answer your question; where necessary, they'll tap additional resources at the credit union to do everything possible to satisfy you as quickly as possible.

This enhanced Member service will be supported by state-of-the-art equipment designed especially for a Contact Center environment. The advanced capabilities include better tools for researching your inquiry and tapping into additional resources when required.

In addition to allowing us to better respond to phone calls, e-mails and web-chat inquiries, the Contact Center was also designed to improve service in the branches. By handling inbound inquiries in a centralized environment, our Member Service Representatives will have fewer interruptions and more time to work with Members who come into one of our five convenient offices.

At Consumers Cooperative Credit Union, our Mission is to deliver quality service to Members. The new Contact Center provides one more way for us to deliver on our Mission every single day.

The next time you need additional information, please "Experience My Consumers" by giving us a call toll-free at (877) ASK CCCU (877-275-2228) or by sending an e-mail to NewAcct_Dept@myconsumers.org. We promise to make your experience a pleasant one!

CCCU Announces Two Educational Seminars

Identity Theft

When: Wednesday, May 4, 2005
Seminar Begins at 6:30 pm

Where: Holiday Inn - Gurnee

Cost: FREE

Identity Theft is one of the fastest growing crimes in America. This seminar offers common-sense tips to help prevent you from becoming a victim of this expensive crime!

Home Buying Made Easy

When: Tuesday, May 17, 2005
Seminar begins at 6:30 pm

Where: Ramada Inn - Waukegan

Cost: FREE

Buying a home may just be the single largest investment you'll ever make. No wonder it can be scary! CCCU takes the mystery out of home buying with this nerve-soothing seminar!



Valerie and Martin Terlap, Lindenhurst, IL

"We will save more than \$82,000 in interest by refinancing our mortgage with Consumers Cooperative Credit Union!"

Valerie and Martin Terlap with their children Shaleigh and Maddie



CCCU

MEMBER TESTIMONIAL

We came to the credit union a few weeks ago to refinance our vehicle loan. While taking care of paperwork, Katy from CCCU explained that we could save a lot of money if we refinanced our mortgage. Then, she explained the paperwork and set up the appointment with a Mortgage Loan Officer. The result: we will save more than \$82,000 in interest by refinancing our mortgage with Consumers Cooperative Credit Union! Thanks, CCCU!

Have you Experienced My Consumers?

Four Members Elected to Board at Annual Meeting

Board Chairman Jim Mahnich welcomed 300+ Members and guests to CCCU's 75th Annual Meeting at Midlane Golf Resort on Wednesday, March 9th. President Sean Rathjen provided an overview of 2004 financial results and significant achievements, along with a preview of things to come in 2005.

Four Members were elected to three-year terms on CCCU's Board of Directors. They were: Cynthia Lee (I), John Schwab (I), John Janezic, and Denise Twardy-Charts. Officers for the next year will be Jim Mahnich, Chairman; Kenneth Robinson, Vice-Chairman; Cynthia Lee, Secretary; and Michele Stancil, Treasurer. Other Board members include: Timothy Hattendorf, Jerry Larsen, Lisa Meier, Richard Rickert, and Ann Campanella.



EDUARDO G. ALBA, JR.,

of Gages Lake, IL,
a Member since March, 2003

Wins \$500.00* Gift Card in
Home Equity Promo

He was entered in the giveaway drawing simply by applying for a Home Equity/Home Equity Line of Credit loan during the first quarter!



Email News Winner!

Congratulations to
Regina Rae Smith,
of Kenosha, WI,
a Member since January, 1986

She won a \$150.00* Gift Card simply because she allows us to send timely information and service specials via e-mail!

YOU can be a winner, too,* simply by providing us with your e-mail the next time you visit a branch-or e-mail us your address to:

myconsumersnews@myconsumers.org

*Tax reporting is the responsibility of prize winners. No purchase necessary; void where prohibited. Must be 18 years of age or older to qualify. CCCU employees and directors are not eligible to win in either contest. Next e-mail contest drawing will be July 1, 2005, based on all e-mail addresses collected through June 30, 2005.

About CCCU's Privacy Policy . . .

The following Privacy Policy was adopted by Consumers Cooperative Credit Union to protect our Members. Please note that this policy is the same as we sent last year. Regulations require that we provide our privacy policy to all members annually. Give us a call should you have any questions regarding this policy. Thank you!

PRIVACY NOTICE DISCLOSURE

Consumers Cooperative Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union.

If after reading this notice you have questions, please contact us at 1-877-ASK-CCCU.

INFORMATION WE COLLECT ABOUT YOU

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with us
- Information we receive from a consumer reporting agency
- Information obtained when verifying the information you provide on an application or other forms; this may be obtained from your current or past employers, or from other institutions where you conduct financial transactions

We may disclose all of the information we collect, as described above, as permitted by law.

PARTIES WHO RECEIVE INFORMATION FROM US

We may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as insurance companies, mortgage service companies, and securities broker-dealers.
- Non-financial companies, such as consumer reporting agencies, check/share draft printers, financial statement publishers/printers, plastic card processors, and government agencies.

DISCLOSURE OF INFORMATION TO PARTIES THAT PROVIDE SERVICES TO US

In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to other financial institutions with whom we have joint marketing agreements, to other companies that perform marketing services on our behalf, or to nonaffiliated third

parties for the purposes of processing and servicing transactions that you request or authorize, so that we may provide members competitive products and services.

We may also disclose nonpublic personal information about you under circumstances as permitted or required by law.

These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

DISCLOSURE OF INFORMATION ABOUT FORMER MEMBERS

If you terminate your membership with Consumers Cooperative Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

HOW WE PROTECT YOUR INFORMATION

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

WHAT MEMBERS CAN DO TO HELP

Consumers Cooperative Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PINs (personal identification numbers) or passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware.

Official credit union staff will have access to your information and will not need to ask for it.

- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.

Let us know if you have questions. Please do not hesitate to call us — we are here to serve you!