



# The ASSOCIATION NEWS

First Quarter 2006

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](http://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.



## 2006 Scholarship Program

Six graduating high school seniors will each be awarded a \$1,000 scholarship. Scholarship applications along with transcripts must be received by February 1, 2006.

Applications are available at each CCCU office or on-line at [www.myconsumers.org](http://www.myconsumers.org) (click on the *What's New* page) or at your high school office.

Winners will be notified and introduced at the joint annual dinner meeting at Country Squire Restaurant on March 8, 2006.

## 2006 Joint Annual Meeting

Our annual meeting will take place on Wednesday, March 8, 2006 at Country Squire Restaurant, Grayslake, IL. Tickets can be purchased for \$15.00 each at any credit union office after January 23, 2006.



The eligibility requirements are:

- 1) Applicant or his/her parents must be a member of CCCU for a minimum of one year
- 2) Applicant must be a graduating high school senior
- 3) Applications and transcripts must be received by February 1, 2006

## 2006 Association Board Nominating Committee

If you would like to make a nomination for the 2006 Association Board, please advise the Nominating Committee by writing to them at P.O. Box 9119, Waukegan, IL 60079-9119. The following individuals have accepted nominations for the Consumers Cooperative Association

Board: Elizabeth Oldham, Gabriella Scaccia and Gayhart Silvola.

The Nominating Committee Members are: Don Cartwright, Jerry Gibbs and Gayhart Silvola.

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: Consumers Cooperative Association, CCCU, P.O. Box 9119, Waukegan, IL 60079-9119.

A current list of our service organizations is shown below.

**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.

### 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.brittanes.com](http://www.brittanes.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.

### LIBERTYVILLE RENTALS

185 Peterson Road  
Libertyville, IL 60048  
Phone (847) 362-7610

10% discount on rental of tools and party equipment

### PLATINUM DETAIL PLUS

28290 Ballard Drive  
Lake Forest, IL 60045  
Phone (847) 918-7006

Complete detail service & odor elimination for your auto, truck, SUV, motorcycle or boat. Please call for appointment or more information

10% discount on Mini or Full Detail

### 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.

# My Consumers! reporter

First Quarter 2006

A publication of Consumers Cooperative Credit Union



Sean Rathjen, President

## Welcome to 2006!

Consumers Cooperative Credit Union just wrapped up one of the most exciting years in the history of the credit union. Highlights included a summer-long celebration of our 75<sup>th</sup> Anniversary, loan growth approaching 20% for the year, the opening of our Contact Center that reduced "on-hold" time by approximately 80%, and the addition of new services to better serve Members like you.

*And we have plenty to look forward to in 2006!*

We began the year by welcoming more than 1,500 Members from North Shore Gas Credit Union as Consumers Credit Union and North Shore Gas Credit Union joined hands to become one on January 1<sup>st</sup>. We are delighted with the union and look forward to meeting the individual needs of each Member. Several former NSGCU employees have also joined our staff – and we extend a warm welcome to them as they become part of our family, too.

The North Shore Gas Credit Union office in Waukegan will remain open through Friday, March 31, 2006. Beginning Saturday, April 1, 2006, all transactions will be accepted online, via phone or in the drive-up and lobbies of our five (5) convenient locations.

We have four more very exciting events still scheduled for this month! On Monday, January 23, your credit union will introduce our new logo and tagline. Our contemporary new look is designed to reflect our rich heritage and 75 years of progress along with our commitment to meet the needs of each Member as an individual – in every stage of her or his lifecycle.

That same day, Consumers Credit Union will introduce our newest service: Power Pak Plus Checking! This new option pays interest with just a small minimum balance. You will now have a choice between our traditional free checking and our new Power Pak Plus option.

January 23<sup>rd</sup> is also an important date for our website – [www.myconsumers.org](http://www.myconsumers.org): the site gets a complete facelift to reflect our exciting new brand. Don't be surprised by our bright new colors and contemporary look: it's really us!

Starting January 25, Consumers Credit Union opens our lobby doors on Wednesdays from 9:00 am to 5:00 pm – so our hours are now the same each day, Monday through Thursday. Our Contact Center will also be open on Wednesdays and the drive-up remains open as usual from 8:00 am – 7:00 pm. Now, you'll be able to reach your credit union in the lobby, on the phone, via drive-through or online on Wednesdays!

More excitement is on tap for the first quarter, too! Watch for a dramatic expansion of our Gurnee facility, coming soon. As noted in a previous edition, we will start training for the conversion to our new data processor; more details are available on Page 3 of this newsletter.

*We look forward to another year of fun, excitement and progress . . . and are thankful that you're here with us to enjoy the journey!*



**Doug Le Gere**

I've been a Member since 1981, I came to Consumers because they don't charge a fee for every little thing like a bank does and because one of their offices was conveniently located to my insurance business. I'll stay with Consumers and never turn back because of the convenience and the friendly atmosphere; it's like family here. All of my accounts are here, including investment accounts with Consumers Financial Services.



*Have You Experienced Consumers?*

**Annual Meeting and Dinner Set for March 8, 2006**

*Please make plans to join us!*

Consumers Cooperative Credit Union's 2006 Annual Meeting and dinner are scheduled for Wednesday, March 8, 2006. As a credit union Member, you are also an owner and have full voting rights in our annual election of Directors to CCCU's Board . . . and that vote is held at the annual meeting. Here are the details.

**Date and Time:** Wednesday, March 8, 2006, starting at 6:30 pm  
**Location:** Country Squire Restaurant, 19133 West Highway 120, Grayslake, IL

In the event you are unable to attend the Annual Meeting and vote in person, you have the option of designating a proxy for your vote; a proxy ballot is also included with this newsletter for your convenience. In addition to the election of four (4) Directors to three (3) year terms, the Annual Meeting provides an opportunity to review the operating results of your credit union for 2005.

Information about the 14 candidates for election to the Board of Directors is enclosed. More details about the Annual Meeting is included in the notice on the reverse side of the candidates' information.

Tickets are \$15.00 each and are sold on a first-come, first-serve basis and will be available beginning January 23, 2006 at all branch offices, including North Shore Gas Credit Union's office in Waukegan. *There are a limited number of seats, so please purchase your tickets early.*

**Email News Winner!**

Congratulations to **Gloria Bauer** of Buffalo Grove, a Member since 1987. Gloria is our E-mail News Winner!

She won a \$150 Gift Card 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 the individual who wins. No purchase necessary. Void where prohibited. No substitutions. Must be 18 years of age or older to qualify. CCCU employees and directors are not eligible to win. Offer valid through March 31, 2006.

**New Wednesday Hours**

Effective January 25, 2006

Lobby 9:00 - 5:00

Drive-up 8:00 - 7:00



**New Data Processor Coming May 1<sup>st</sup>**

Consumers Credit Union is extremely excited about progress planned for 2006. There is certainly a lot of excitement on tap for the coming year *(please see Sean's article on Page 1)*, with none more important to the future of the credit union than our new data processor: the Summit Spectrum System.

The data processing system is the engine that drives the credit union operations. We have been on the same basic platform for about 20 years . . . and while it has served us well, the dramatic improvements in technology have passed it by.

As with any change considered by your credit union, we focus first on the benefit for Members. In fact, that commitment helped us make the decision to upgrade our data processor: there are so many ways we could serve you better with a new system.

*Here are just a few of the many benefits Members will enjoy once we convert on May 1<sup>st</sup>.*

- Faster and more personalized service each time you come in contact with the credit union – whether using our Contact Center, coming into the lobby, using the drive-thru, ATM, Automated Telephone Response or online banking.
- Better security to protect your information, including signature pads to add another layer of security and eliminate the need for deposit slips.
- Thermal receipts that can be generated faster and will be easier to read.
- Enhanced ability to manage your accounts – and your money!
- Option for Members to give each account a personal name, such as John's College Fund, Home Remodeling Account or Summer Vacation Savings. Transactions can be conducted using this account name rather than a "number" assigned by the system.
- Ability to introduce new services more quickly and conveniently than ever before.

**And these are just the beginning!**

The data processor conversion is a very large project, as you can imagine. We promise to keep you up to date and informed as we move forward. As always, we welcome your questions . . . so please don't hesitate to call!

**Upcoming Events**

**Don't Miss It!**

**Seminar Name:** Women & Investing  
**Presenter:** Laura Zografos from Putnam Investments  
**Sponsored by:** Consumers Cooperative Association in partnership with Consumers Financial Services & Consumers Credit Union  
**Time & Date:** 6:30 pm, Wednesday, February 22, 2006 (registration at 5:30 pm)  
**Location:** Ramada Inn, Waukegan – 200 N. Greenbay Road  
**RSVPs:** Ilona Castillo: ilonac@myconsumers.org or (847) 265-5518



**Meet Mike Mikkelson, VP of Technology**

Now that you know a little more about the data processor conversion, you are probably wondering, "Who is going to make this happen?"

Meet Mike Mikkelson, Consumers Credit Union's new Vice-President of Technology!

Mike is exceptionally well qualified to lead the conversion effort: in addition to his extensive background in information technology, Mike also has experience with two previous data processor conversions at credit unions.

Mike's first conversion was at Blackhawk Credit Union (now Blackhawk Community Credit Union), in Janesville, Wisconsin, where Mike was Information Systems Administrator. The conversion was from Fiserv Galaxy to Jack Henry's Symitar. His second conversion was at Mazuma Credit Union in Kansas City, Missouri. As Director of Information Systems, Mike led the successful conversion from Fiserv Summit to Jack Henry's Symitar.

In addition to his responsibilities for guiding the conversion, Mike's new position at Consumers Credit Union also includes overseeing the Information Systems department and the delivery of quality information processing services to credit union employees and the many Members we serve. Mike is a graduate of University of Wisconsin, Madison and currently resides in Paddock Lake, Wisconsin.