



# The ASSOCIATION NEWS

Fourth Quarter 2005

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



**A Full Service Financial Institution**

**A Complete Lineup of Loans and Mortgage Products**

**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)

As of December 1, 2005, any loans on Consumers Cooperative Credit Union's Open Ended Lending Agreement will incur a fee of \$25 if the payment is made more than 10 days past the due date.

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.



For 2005, the Consumers Cooperative Association is sponsoring the following teams.

- 1) Mundelein Junior Mustangs Boys Traveling Team
- 2) Waukegan Girls Softball Association
- 3) Youth League of Zion Park District
- 4) Greater Libertyville Soccer Association
- 5) Mundelein Magic Girls Soccer Team
- 6) Lindenhurst Area Soccer Club Team Lightning



### Scholarship Program

The CCA is pleased to announce its 2006 Scholarship Program. We will award six graduating seniors a \$1,000 scholarship to the college of their choice.

To be considered for this scholarship, the student and/or parent must be a member of Consumers Cooperative Credit Union for a minimum of one year.

Applications for the 2006 Scholarship Program will be available on-line at [www.myconsumers.org](http://www.myconsumers.org) and at each credit union location in the fall of 2005.

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

Fourth Quarter 2005

A publication of Consumers Cooperative Credit Union



Sean Rathjen, President



[www.myconsumers.org](http://www.myconsumers.org)

Toll Free: 877 ASK CCCU (275-2228)

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## 75 Years of Progress – and We're Just Getting Started!

My personal thanks to you for helping Consumers Cooperative Credit Union (CCCU) celebrate 75 fabulous years! We hope you enjoyed our summer celebration as much as we did! CCCU continues to grow because our vibrant Membership base helps us reach new heights year after year after year. That approach keeps us on our toes – and assures that we'll continue to look for new and exciting ways to improve how we serve you.

In that spirit, I am excited to announce three important projects on the horizon for 2006.

- CCCU will introduce our new website in the first quarter, 2006.
- We will introduce our 2006 marketing campaign and graphic design at the same time.
- CCCU will upgrade our core processing system on April 29, 2006.

There are several reasons we wanted to update you on these plans now.

Keeping your information safe and secure is important to all of us. You've shown confidence in our ability to do just that; in turn, we promise to continue earning that confidence every day. By informing you now – and keeping you informed as these projects move forward – we hope to answer your questions and to reassure you that when the changes take effect, YOU will be "in the know!"

CCCU's history includes an evolution of the way we market the credit union. Some changes reflect new products and services; others reflect a desire to maintain a contemporary "look," and, most changes are a combination of the two. Right now, CCCU is developing a progressive new look that will make us all feel proud to be Members of the credit union.

Perhaps I saved the best for last: the upgrade of our core processor next April. While there are many advantages that will result from this change, in short, it will allow CCCU to improve service in the short term and in the long run, it will make it easier to add new products important to you. As we move into 2006, we will provide regular updates on the conversion. Please look for more info in upcoming issues of *The Reporter!*

2006 is just around the corner and we promise it will bring changes with benefits for Members. You have my personal promise that we'll keep you in the loop as your credit union continues to grow. As always, please contact me personally with your questions.

And thanks for your Membership – it's the primary reason for our progress!

### "Tips for Purchasing a New Car"

For many Members, one of the largest purchases in their life is a new car. This no-cost seminar will help prospective buyers make an intelligent, informed decision while shopping for a new car.

**Date:** Thursday, October 27, 2005

**Time:** 5:30 - 6:30 pm registration, 6:30 pm seminar begins

**Location:** Grand Palace Banquet Hall, Gurnee

**RSVP:** Ilona Castillo 847-265-5531 or [ilonac@myconsumers.org](mailto:ilonac@myconsumers.org)



### Gerald and Beatrice Bakken

*"We moved to CCCU and never looked back since. Thanks for everything."*

Gerald and Beatrice Bakken



# CCCU MEMBER TESTIMONIAL

"We have been Members of Consumers Cooperative Credit Union since 1972. Someone told us the credit union didn't charge for each check like the bank we had our accounts with did. We moved to CCCU and never looked back since that time. Thanks for everything."

*Have you Experienced My Consumers?*

## A Special Thank You to a valued employee

*"My favorite part of my job was helping Members and Employees with anything that I could..."*

▼ **Kathy Petropoulos**

Consumers Cooperative Credit Union bids farewell to Kathy Petropoulos who retired from CCCU after 18 years of service. Kathy began her employment in 1987 as a Receptionist, then in the Loan Department, and back to what she loved and did best, Receptionist. Hoping to take a trip back to visit Greece, Kathy is enjoying her retirement. "My favorite part of my job was helping Members and Employees with anything that I could and I'll miss that."

**THANK YOU KATHY FOR YOUR YEARS OF SERVICE, YOU WILL BE MISSED.**



\*Tax reporting is the responsibility of the winners. No purchase necessary; void where prohibited. Must be 18 years or older to qualify. CCCU employees and directors are not eligible to win either contest. Next e-mail contest drawing will be January 1, 2006.



Grace Cox



Grace is the GRAND PRIZE WINNER in Consumers Cooperative Credit Union's 75 Days of Summer Promotion. Grace won a 2-year certificate of deposit good for

## \$750.00!\*

**Congratulations to Grace Cox of Waukegan, a CCCU member since 1989.**

Congratulations to **Lorraine Gudgeon** of Lake Villa, IL, a Member since 12/81. Lorraine 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

## CCCU Announces Return Of Popular "Skip-a-Pay" Program For Holiday Season

The holidays are coming . . . and for many of us, that means increased expenses. The holidays have a way of sneaking up that can leave us in need of some extra cash.

CCCU to the rescue! Whether you need to buy gifts, make that special trip or for any other good reason, we have a special program designed with those needs in mind.

**It's called Skip-a-Pay . . . and here's how it works!**

**Types of loans:** You can Skip-a-Pay on any CCCU consumer loan and on your CCCU VISA Credit Card. Skip-a-Pay does NOT apply to any real estate loans.

**When will my payment be "skipped?"** CCCU's Skip-a-Pay program allows you to skip your December loan payment.

**Can I skip payments on more than one loan?** YES! Qualifying Members with multiple consumer loans and/or CCCU VISA Credit Cards may skip one (1) payment on each loan they have with CCCU.

**What is the deadline to apply?** Skip-a-Pay application forms must be received by Monday, November 28, 2005.

**How do I know if I'm eligible?** Members with consumer loans qualifying for Skip-a-Pay will receive a letter and an application form in about 2 weeks; eligible VISA card holders will receive a notice in their November statements.

**What does Skip-a-Pay cost?** For just \$25.00 per CCCU loan as defined above, qualified Members can skip their loan payments this December.\* Simply complete CCCU's convenient "Skip-a-Pay" form, then mail or drop it by any of our five convenient locations.

**How can I learn more?** Additional details are available by calling (877) ASK CCCU (877-275-2228). Skip-a-Pay application forms will also be available in the lobby starting November 1, 2005.

**It's just that easy!** No worries, no hassles, no complicated forms. Use the money you would normally apply toward your loan payment to pay for holiday expenses.

\*CCCU's Skip-a-Pay program is discretionary, is based on credit history and is reserved for those Members whose loans are in good standing. CCCU reserves the right to withhold this offer if we determine your loan is not in good standing. A \$25.00 fee will be assessed for each qualifying loan in order to take advantage of this offer. Due dates on loans will be extended one month, interest on your loan will accumulate and the term of your loan may be extended.

## CCCU Announces Holiday Hours

*While on the subject of the holiday season . . . here are this year's holiday hours!*

**Wednesday, November 23**

*(Thanksgiving Eve): Drive-up open 8:00 am - 7:00 pm*

**Thursday, November 24**

*(Thanksgiving Day): Lobby and Drive-up CLOSED*

**Saturday, December 24**

*(Christmas Eve) and*

**Saturday, December 31**

*(New Year's Eve) Drive-up open 7:00 am - 2:00 pm;*

*Lobby open from 9:00 am - 1:00 pm*

**Monday, December 26 and Monday, January 2, 2006:**

*Drive-up and Lobby CLOSED*

Please contact us at (877) ASK CCCU (877) 275-2228 with any questions!

## You Are Invited to Run for CCCU's Board of Directors!

CCCU's Board of Directors is a governing body of unpaid volunteers dedicated to making sound policy decisions guiding and supporting your credit union in meeting its mission to deliver quality service to our members.

The Board works with management to identify the needs of Members and assist in developing services to meet new needs. To accomplish this effectively, each Director must commit to attend monthly Board meetings and at least one Committee Meeting each month.

If you are interested in volunteering to serve on YOUR Board of Directors, please do the following.

- *Send us a brief statement indicating your interest in running for the Board. Please include your name, address plus daytime and evening phone numbers.*
- *Please send your statement of intent via e-mail to Marketing\_Dept@myconsumers.org, or by mail to: Consumers Cooperative Credit Union, Attention: Nominating Committee, PO Box 9119, Waukegan, Illinois 60079.*

After the Nominating Committee reviews your statement of interest, we'll send you a packet of information providing an overview of the responsibilities of Directors, along with an application you must complete and return no later than December 1, 2005.

Please contact us at (877) ASK CCCU, ext. 8831 (877-275-2228) if you have any questions. And thanks for your interest!

## Christmas Savings Account Information Update



Many CCCU savvy savers have a Christmas Savings Account. If you do, your funds will automatically be transferred into your Membership Share/Savings Account by 9:00 am on Tuesday, November 1, 2005. From that time on, your funds are available for holiday shopping!

If you'd like to open a Christmas Savings Account, please contact us by phone at (877) ASK CCCU (877-275-2228) or by e-mail at NewAccount\_Dept@myconsumers.org. A Christmas Savings Account offers dividends and can be opened with a minimum deposit of \$5.00 any time after November 1, 2005. Reminder: withdrawals are NOT allowed on this account.

If you've had a Christmas Savings Club in the past, you do not need to complete a new application. Simply continue depositing funds into your account and it will automatically be reactivated. All deposits made on or after November 1, 2005 will be posted as deposits for the 2006 holiday season.