

TO: All Media
FROM: Sean M. Rathjen, President, Consumers Credit Union (847.782.4670)
RE: CCU Announces New Product Launch

For Immediate Release

Consumers Credit Union Introduces New FREE Checking Account That Rewards Members With 6.01% APY + No- Fee Nationwide ATM Use

“You no longer need big money to make big money”

Waukegan, IL, August 1, 2007: Most everyone has heard the expression, “You need money to make money.” For most checking accounts, which require high balances or charge monthly fees in order to earn dividends, the expression couldn’t be more true.

Except at Consumers Credit Union (CCU)! This month, CCU unveils Rewards Checking: a unique, no minimum balance free checking account that rewards members with 6.01% APY earnings and automatic refunds on ATM fees for helping the credit union operate more efficiently. Rewards Checking is a totally free checking account that rewards Members for using other free services at Consumers Credit Union.

With free Rewards Checking from Consumers Credit Union, those with balances as low as one penny all the way up to \$25,000 can earn high dividends (6.01% Annual Percentage Yield) . . . **plus** get refunds on all fees charged by other banks’ ATMs. Accounts totaling over \$25,000 enjoy the rewards, too: earn 6.01% APY for balances up to \$25,000 and 3.01% APY on amounts over \$25,000.

“Consumers Credit Union is excited about introducing Rewards Checking,” said Sean M. Rathjen, President of the five location, Member owned credit union. “We want Members to have the best products and services without having to sacrifice quality and service.”

To receive the high dividends and ATM fee refunds, Rewards Checking account, accountholders must:

- Make at least 12 free Visa debit card transactions per month (excluding ATMs)
- Make one Direct Deposit or ACH Debit or pay one bill using CCU’s **free** online bill pay each month
- Access Online Banking once per month
- Receive monthly statements electronically (versus a paper statement)

“Best of all, anyone can take advantage of Rewards Checking, no matter who they are or where they live, because Consumers Credit Union Membership is open to everyone,” continued Rathjen. “By using free services such as online banking, e-statements and debit cards instead of checks, Members save us money by making us more efficient. Rewards Checking literally rewards Members for their actions with a really big, ‘Thank You!’”

Rewards Checking requires no minimum balance and there are absolutely no service charges on the Rewards Checking account. If the accountholder does not meet all the requirements during the statement cycle, he or she will still enjoy free checking with free internet banking and free online bill pay. Although the Member won’t earn ATM refunds, CCU will still pay 0.25% APY in interest in such cases. Rewards Checking is offered exclusively for personal checking accounts.

For more information about Rewards Checking at Consumers Credit Union, please contact Sean M. Rathjen, President, at 847.782.4670 . . . or visit us online at www.myconsumers.org. Member-owned Consumers Credit Union (\$455 M, 50,000 Members) has served northern Illinois and southeastern Wisconsin since 1930. CCU has locations in Waukegan, Mundelein, Round Lake Beach, Gurnee and North Waukegan, Illinois.