



Business Services

Consumers OnSite

Consumers Credit Union can provide benefits to your employees absolutely free with our OnSite partnership. It is important to boost employee morale with great benefits—Consumers offers this service at no cost.

Let us come to you

Consumers will come to your business and provide you with same day account opening for your employees, new member packets, free educational seminars and presentations, informational materials, participation at employee benefit fairs and orientations, and free financial counseling for your employees.

Free Educational Seminars

A Better Way to Bank

Credit Score

Reducing Debt

Women, Money, and Power

...and more!

Kalamazoo

7040 Stadium Drive
Kalamazoo, MI 49009
(Stadium and 8th)

4023 Portage Street
Kalamazoo, MI 49001-5273
(north of I-94)
asistencia en español

5018 West Main Street
Kalamazoo, MI 49009-1002
(at Drake Road)

6699 West Main Street
Kalamazoo, MI 49009-8922
(at 9th Street)

5940 Gull Road
Kalamazoo, MI 49048-4000
(east of Sprinkle Road)

125 South Kalamazoo Mall
Suite 104
Kalamazoo, MI 49007
(next to The Union)

Portage

1511 West Centre Avenue
Portage, MI 49024-5325
(between Oakland and Shaver)

1065 West Milham Avenue
Portage, MI 49024-1459
(at Milham and Constitution)

South Haven

1579 Phoenix Street
South Haven, MI 49090-7112
(at I-196)
asistencia en español

Holland

1037 South Washington Avenue
Holland, MI 49423-5216
(south of 40th)
asistencia en español

12705 Riley Street
Holland, MI 49424
(west of US-31)
asistencia en español

Lawton

230 Walker Street
Lawton, MI 49065-8771
(behind the Welch's Plant)

Mattawan

56109 Main Street
Mattawan, MI 49071-9399
(City Center Project)

Coldwater

829 East Chicago Street
Coldwater, MI 49036-2059
(at I-69 and US-12)

Corporate

PO Box 525
Oshtemo, MI 49077-0525

Contact Us

800.991.2221
www.consumerscu.org
cuonline@consumerscu.org

Phone Center Hours

Mon – Fri: 8 am to 7 pm
Sat: 9 am to 1 pm
asistencia en español



For all free ATM locations, give us a call or visit our website at www.consumerscu.org



Federally insured by NCUA

CCU/RRP 2.5m, Rev. 12/12



Dr. Nicolette
*Owner, Custom Chiropractic
joined 2001*



At Consumers Credit Union, we provide sensible solutions for your business. Our Personalized Business Services offers you - our valued member and community partner - products and services that will save time and money, enabling you to concentrate on what's important: operating your business.

As a business owner, you face challenges daily and work hard to strengthen customer relationships. Like you, we value the connections we have with our clients both professionally and personally. To foster an exceptional level of trust, you can rest easy knowing ALL decisions affecting your business are made at Consumers, locally, without the bureaucracy.

Business Deposits

NEW>> BusinessPlus Checking

BusinessPlus Checking is simple and easy to use, with no monthly service fee, earning interest on daily balances that exceed \$10,000. Business members will save time and money, while a tiered rate structure provides greater earning potential with no confusing 'sweep' accounts.

BusinessPlus Checking Features

No minimum balance with interest tiers beginning at \$10,000

Free and unlimited ACH credits and debits received into the account

Free and unlimited checkwriting

Free online banking and eStatements

Free business debit card (available with dual name lines, ask for details)

150 free deposit items per month

\$1,500 in free daily cash deposits

Five free online bill payments per month

Business Savings

Take advantage of a variety of business savings options. Earn more for your money and gain peace of mind with NCUA Insurance protection.

CFS* Investment Services for Businesses

CFS* Investment Representatives at Consumers Credit Union can help meet your business's investment and insurance needs.

Corporate retirement plans

Key person insurance

Overhead expense insurance

Buy/sell funding

Deferred compensation

Group disability, life, LTC

Business Loans

At Consumers Credit Union, you'll save money and experience added convenience with loans that meet your needs.

Real Estate Loans

We can assist with the financing for virtually all of your business real estate needs. To help your business grow we offer both real estate purchase loans or refinance opportunities. Our rates and closing costs are competitive, saving you money.

Real estate purchases and refinancing options

Construction loans available

Term Loans

Business term loans are offered for a variety of needs. We can finance your business vehicles, equipment, and consolidate debts to make your finances manageable. You'll also save money with low rates and save time with online loan payments.

Lines-of-Credit

A multitude of programs are available to satisfy your business line-of-credit needs. These products enable you to gain short-term working capital, can help with inventory purchases and discounts, and are revolving in nature.

Provide short-term working capital for added cash flow

Assist with inventory purchases and inventory discounts

Business Platinum Visa

You can apply for a Business Platinum Visa with credit limits of up to \$50,000. You'll save money with no annual fee and enjoy easy online payments. And, you'll earn points every time you use your Platinum Visa. Points can be redeemed for gifts and travel. Visit www.curewards.com for details.

eBanking

Online Banking

Access your Consumers business accounts 24/7 with free online banking. You can view transactions, make transfers, access your credit line, and make loan payments at your convenience from anywhere you have Internet access, including your smartphone. Visit ConsumersCU.org for details or to enroll.

Bill Pay

Online bill pay at Consumers is priced competitively for your business account. It's convenient, and will save you time and money by eliminating unwanted postage expense and the tedious task of writing checks to pay bills.

ePayroll

This online service enables our business members to pay employees via ACH transaction (direct deposit) instead of cutting paper checks.

ePayroll Features

Online convenience enables business members to pay employees via ACH

Easily upload a NACHA payroll file, or use our online system to load employee information

Please note: ePayroll does not calculate tax withholding or create W-2s. It simply sends the net paycheck to the employee's account electronically. Also, it does not enable business members to accept ACH payments.

*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: **are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal.** Investment Representatives are registered through CFS. Consumers Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.