

CONSUMERS  
FEDERAL CREDIT UNION

Take Advantage of our Low  
Rate's on Mortgage's!

*2 year balloon - 3.85% up to 30 yr amortization*

*5 year balloon - 4.75% up to 30 yr amortization*

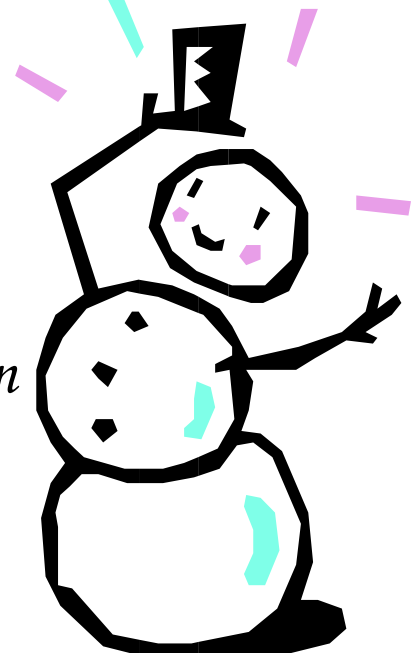
*8 year balloon - 5.25% up to 30 yr amortization*

*5 year fixed - 4.50%*

*10 year fixed - 5.65%*

*15 year fixed - 5.95%*

*For more information or to apply for a loan  
contact our mortgage department at  
718-266-2204 . Apply today and have a  
Pre-Approval within 48 hours!*





## Shared Branching

Please be advised that beginning February 1, 2011 any member doing shared branching will be required to use a "code word" when doing transactions.

Please contact Anna Carbone at 718-266-2204 to update the code word on your account.

## Holiday Wishes

*Wishing you all a very Happy Holiday and a Happy New Year from the entire staff at Consumers Federal Credit Union, Board of Director's and Supervisory Committee.*

## 2011 Holiday Closings

Martin Luther King, Jr- January 17th  
President's Day- February 21st  
Memorial Day- May 30th  
Independence Day- July 4th  
Labor Day- September 5th  
Columbus Day- October 10th  
Veteran's Day- November 11th  
Thanksgiving Day- November 24th  
Day After Thanksgiving Day- November 25th  
Christmas Day- December 26th

## Staff and Email Addresses

### Brooklyn

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### Manhattan

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### Queens

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YOUR SAVINGS FEDERALLY INSURED TO AT LEAST  
\$250,000  
AND BACKED BY THE FULL FAITH  
AND CREDIT OF THE UNITED STATES GOVERNMENT  
(NCUA)  
NATIONAL CREDIT UNION ADMINISTRATION,  
A U.S. GOVERNMENT AGENCY