



Winter Issue 2015 Lobby Hours:

Monday - Friday 8:30am - 5:00pm

Drive Thru Hours

Monday - Thursday 8:30am - 5:00pm Friday 8:30am - 6:00pm Saturday 9:00am - 12:00pm

Location:

2948 Garfield Road North Traverse City, MI 49686 (231) 947-7600 www.nwconsumers.org

Holiday Closings:

Good Friday - open until noon Friday, April 3

Memorial Day Monday, May 25

Independence Day
Saturday, July 4

Labor Day *Monday, September 7*

Veteran's Day *Wednesday, November 11*

Thanksgiving
Thursday, November 26

Day After Thanksgiving *Friday, November 27*

Christmas Eve *Thursday, December 24*

Christmas *Friday, December 25*

New Year's Eve *Thursday, December 31*

ENTER YOUR EMAIL for a chance to win a **GOPRO!**



Message from the CEO

It's hard to believe another year has come and gone already. I hope everyone had a very Merry Christmas and would like to wish you a Happy, Healthy and Prosperous 2015! As the New Year begins we renew our commitment to you, our member. As your financial institution we look forward to continuing our relationship with you by providing excellent member service and new products.

NWC had another exciting year of growth in 2014 and look forward to another GREAT year in 2015. To do this I'm looking for you, our Member, to expand your financial relationship with US when the opportunity arises. Whether you are in need of a mortgage loan, an auto loan, a business loan, or any other type of account, NWC would love to assist you with it. You can even help promote the Credit Union by telling family and friends about our GREAT Credit Union and suggesting they join!

Need help with College planning? NWC has partnered with Michigan College Planning to assist with all of your College planning needs. Whether you have toddles or heading off to College yourself Michigan College Planning can help!! Contact the Credit Union for more information.

Remember as a Member you are eligible for discounts with Love My Credit Union. You can save money with companies like GM, Sprint, Turbo Tax, Credit Union Auto Club, and True Stage Insurance. See more information below in this newsletter.

Sincerely,

Philip Heinlen, Chief Executive Officer

Sign up for E-Statements

- You can view a 12 month history of your account
- Your statement is available sooner than a mailed copy
- It's safer than being delivered to your mailbox

To sign up for e-statements go to the credit union's website at *www.nwconsumers.org*, click on **It's Me 247** sign in, then click on "Personal Preferences" and sign up for e-statements. If you need assistance, contact the credit union at 231-947-7600 or 800-343-1015.

www.nwconsumers.org



You can visit more than 200 of our shared branch locations. To find out more visit **www.xtendcu.com** or call (941) 953-6744

Our Mission:

Northwest Consumers Federal Credit Union is committed to partnering with you and your family to better your life through personal and professional financial matters.







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Love your savings.

Members receive exclusive discounts





















The more offers you take advantage of, the more you save. Start saving today at LoveMyCreditUnion.org.



Members have saved over \$1 billion with Love My Credit Union Rewards discounts!

Credit Union Member Discount from GM Receive discounted pricing on most new Chevy, Buick, and GMC vehicles

- Set a 10% discount on select regularly priced Sprint monthly service, Plus, waived activation and upgrade fees (up to \$36 savings each)
- Business members get a 15% discount on select regularly priced Sprint monthly service. Plus, waived activation and upgrade fees (up to \$36 savings each)

ADT, DIRECTV, Allied

Save on services for your home from ADT, DIRECTV, Allied, and more

♥ TurboTax

Save up to \$15 on TurboTax Federal tax products

Credit Union Auto Club

Get roadside assistance protection and more at up to 50% off other popular plans

Earn cash back at over 1,500 online retailers

Start saving today at LoveMyCreditUnion.org.

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One (1) prize winner will be selected on or about March 6, 2015 by a random drawing from all qualified entries received by a participating credit union between January 1, 2015 and February 28, 2015. Eligible members can enter the contest by entering their email address in It's Me 247 online banking. No purchase necessary. See your credit union for complete details, including contest rules, restrictions and alternate method of entry. Void where prohibited by law. Terms and conditions may apply.



Visit It's Me 247 Online Banking. Click "Info Center" then under "My Preferences" click on "Personal Information" and enter your email

~OR~

Submit your email address to a participating credit union staff member for entry

Stop in or visit:





Mapping a Course, for Your Life

Learn how to start saving today

Whether you're in high school or getting ready to retire, we have great products and services to help you map out your future. Ask us how we can better serve you today!