



Fall 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:

Veterans Day

Wednesday, November 11

Thanksgiving

Thursday, November 26

Friday, November 27

Christmas

Thursday, December 24

Friday, December 25

New Year's

Thursday, December 31

Friday, January 1



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

**USE YOUR DEBIT CARD
for a chance to win an
IPAD MINI!**



See back for details

Message from the CEO

4 Steps to Getting Cash Back When You Shop Online

Over 80% of Americans shop online – including Northwest Consumers Federal Credit Union members like you. But are you getting cash back when you shop? With Shop America and its 1,500+ online retailers you do.

So, why not get cash back when you shop online with popular stores like Target, Best Buy, Gap, Sears, Home Depot and more? You can even get up to 20% cash back at some of its online stores. Don't forget to shop using your Northwest Consumers Federal Credit Union Credit Card and save with our great low rates!

Getting cash back when you shop is just four easy steps away:

1. Sign up for Shop America for free at LoveMyCreditUnion.org.
2. Shop at your favorite online retailers using the Shop America portal to do it.
3. Shop America automatically credits your account for your cash back.
4. Once you earn \$10 or more, Shop America sends you a check for your cash back amount.

To learn more about Shop America or to register for free, visit LoveMyCreditUnion.org.

Come join us for coffee and donuts Thursday October 15, 2015 to celebrate International Credit Union Day.

While you are here take a look at our loan rates. This is a great time to make that purchase of a new or used vehicle. Or maybe you just need to take a vacation to get away from it all – your Credit Union can help. Just call the Loan Department at 231-947-2191 or 800-343-1015.

Tis' the Season

It's that time of year and for those Northwest Consumers Federal Credit Union members who have been participating in our Christmas Club Accounts, it's about to pay off. Mark your calendar and get your shopping list ready because 2015 Christmas Clubs funds will be transferred into your Share Account on October 31, 2015.

Holiday Skip a Pay Program

Need extra cash over the Holiday Season? For a nominal \$30 fee you can skip your November, December, or January Loan payments. This program excludes Real Estate Loans, Kwik Cash and Visa Credit Cards. For more details contact the loan department at 231-947-2191.

Sincerely,

Philip Heinlen, Chief Executive Officer



Protecting What Matters Most

We know that when it comes to the important things in your life, you are willing to protect them at all costs. We feel the same way when it comes to your information, your accounts, your identity, and most importantly, your money.

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.



Northwest Consumers Federal Credit Union is an Equal Housing and Equal Opportunity Lender.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. NCUA a U.S. Government Agency.



**LOVE MY
CREDIT UNION
REWARDS**

Love your savings.

Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about.

NWC is excited to offer you, our member, exclusive discounts and benefits on products and services you use every day. Credit union members have already saved over \$1 billion with Love My Credit Union Rewards discounts. So along with lower loan rates and fewer fees, here's another way you can save even more.

- ♥ Exclusive discounted pricing on most new Chevy, Buick, or GMC vehicles with the Credit Union Member Discount from GM
- ♥ Save 10% on select regularly priced Sprint monthly service; businesses save 15% on select regularly priced Sprint monthly service. Plus, waived activation and upgrade fees (up to \$36 savings for each)
- ♥ Savings of up to 50% off other popular plans from Credit Union Auto Club
- ♥ Save up to \$15 on TurboTax Federal tax products
- ♥ Save on services for your home from ADT, DIRECTV, Allied, and more
- ♥ Earn cash back when you shop at over 1,500 online retailers with Love to Shop

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



USE YOUR DEBIT CARD for a chance to win an **IPAD MINI!**



One (1) Prize Winner will be selected on or about December 7, 2015 by a random drawing from all qualified entries received by a participating credit union between October 1, 2015 and November 30, 2015. Each time an eligible member uses their Debit Card with their signature during the contest period they will be entered in the contest allowing for multiple entries. PIN-based transactions will not be entered in the contest. See your credit union for complete details, including contest rules, restrictions and alternate method of entry. Void where prohibited by law.

Your Debit Card is...

- Simple to use and more widely accepted than checks
- Easier to qualify, because you use your own money
- Safe - No need to carry a lot of cash or a checkbook

Every Time You Use your debit card with a signature you will be entered for a chance to win an Apple® iPad® Mini

Stop in or visit:

It's Me 247
Online Banking