



Fall Issue 2016

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

Friday, November 11

Thanksgiving

Thursday, November 24

Friday, November 25

Christmas

Saturday, December 24

Monday, December 26

New Year's

Saturday, December 31

Monday, January 2



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 a
Sonos Play!**



See back for details

Message from the CEO

Dear Members,

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 20, 2016 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 – NWC can help. Just call the Loan Department at 231-947-2191.

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 2016 Christmas Clubs funds will be transferred into your Share Account on October 31, 2016.

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



COMMITTED TO *our community*

We serve our community to strengthen
the connection with members!

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.

Members receive exclusive discounts and benefits.



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 a
Sonos Play!



Every time you use your debit card with a
signature you will be entered for a chance
to win!

One (1) Prize Winner will be selected on or about December 5, 2016 by a random drawing from all qualified entries received by a participating credit union between October 1, 2016 and November 30, 2016. 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.