



Fall Issue 2017

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:

Thanksgiving

November 23rd and 24th

Christmas Day

December 25th

New Years Day

January 1st



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
SAMSUNG TABLET!**



See back for details

Message from the CEO

2017 Annual Meeting Set

The 2017 Northwest Consumers Federal Credit Union annual meeting will be held Tuesday, October 10th, 2017 at Peegeo's on High Lake Road in Traverse City. The meeting will begin at 6 pm and includes dinner.

Chip Cards (EMV) are coming to NWC

Northwest Consumers will be re-issuing all existing debit cards on November 16th, 2017 and replacing them with the mandated EMV Chip Technology cards. Your replacement card will have a new number, expiration date and PIN associated with it. A letter will be sent to all members who have a current Debit card in mid-October with more details.

International Credit Union Day

Please join us on Thursday, October 19th for coffee, cookies and donuts to celebrate International Credit Union Day. And while you are here be sure to ask our staff about our great loan and deposit rates!

Tis' the Season

It's that time of year and for those Northwest Consumers FCU 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 2017 Christmas Club Funds will be transferred into your Share Account on October 31, 2017.

Earn Cash Back with Love to Shop

Love to Shop is fun and easy way for Northwest Consumers FCU members to earn cash back when you shop online at over 1,500 of your favorite stores. Shop using your NWC Credit Card and save even more money with the great low rates!

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

Sincerely,

Cliff Eskelson, Chief Executive Officer



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.

Social Networking Security



If you use Facebook, MySpace, LinkedIn, or any Social Networking Community website, you may want to take a closer look at your privacy settings. The US-CERT, (United States Computer Emergency Readiness Team), offers some good tips on staying safe on social network sites. Among the important tips is simply recognizing that information you post on the web for your friends to read may be open for the world to read.

To learn more visit our securities website at www.cusecure.org



**YOUR MONEY, YOUR CHOICE
YOUR CREDIT UNION**

The freedom you deserve.

**USE YOUR DEBIT CARD
for a chance to win a
SAMSUNG TABLET**



**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, 2017 by a random drawing from all qualified entries received by a participating credit union between October 1, 2017 and November 30, 2017. 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.

We're available even when we're not open! With **It's Me 247** Online Banking, you can keep in touch with your accounts any time, from any place! Use **It's Me 247** Online Banking to check balances, transfer money, and stay connected around the clock!

It's Me 247
Online Banking