



Fall 2019

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,
November 11th

Thanksgiving
November 28th

Day after Thanksgiving
November 29th

Christmas Eve
December 24th

Christmas Day
December 25th

New Years Eve
December 31

New Years Day
January 1, 2020

Message from the CEO:

There are more reasons than ever to love being a member of Northwest Consumers FCU!

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why Northwest Consumers FCU membership saves you money thru exclusive member-only offers thru our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over \$2 billion with offers like:

- \$100 cash reward with each new line you activate with Sprint. Plus existing customers earn \$100 Annual Loyalty Cash Rewards, and 25% off select accessories in Sprint stores.
- Credit Union membership also saves you up to \$15 on Turbo Tax federal products.
- Credit Union members save on SimpliSafe, the #1 expert pick for home security.
- Protecting your car and home shouldn't cost an arm and a leg. Northwest Consumers FCU members can save big with an exclusive discount from the TruStage Home & Auto Insurance Programs.

Learn all about how your Northwest Consumers FCU membership gets you all these exclusive savings, and more at Northwest Consumers FCU or LoveMyCreditUnion.org. Check them out and start enjoying credit union member benefits you never knew you had.

Sincerely,
Cliff Esckelson, 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.

ENTER FOR A CHANCE TO WIN!



ENROLL IN BILL PAY FOR A CHANCE TO WIN AN IROBOT ROOMBA ROBOT VACUUM

See back for details



Northwest Consumers 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.

2019 Annual Meeting Set

The 2019 Northwest Consumers Federal Credit Union annual meeting will be held **Tuesday, October 8th, 2019** at Peegeo's on High Lake Road in Traverse City. The meeting will begin at 6 pm and includes dinner.

International Credit Union Day

Please join us on Thursday, **October 17th** 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 2019 Christmas Club Funds will be transferred into your Share Account on October 31, 2019.



New Products/Services at your Credit Union

Over the past quarter the credit union has introduced Remote Deposit Capture – you can now deposit checks to your account from anywhere! Coming in the 4th quarter of this year will be a Digital Wallet for debit cards that will allow you to use Apple Pay, Google Pay or Samsung Pay. Also the ATM in our Lobby no longer accepts deposits. A night drop is available in the drive-thru and deposits will be processed the next business morning. Or use our new Remote Deposit Capture product for deposits with a click!



It's Me 247
Online Banking

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!



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One (1) Prize Winner will be selected on or about December 5, 2019 by a random drawing from all qualified entries received by a participating credit union between October 1, 2019 and November 30, 2019. You may incur a monthly service fee for Bill Pay. 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. No purchase necessary.