



# Winter 2020

### 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](http://www.nwconsumers.org)

### Holiday Closings:

#### Good Friday

April 10 - Closing at Noon

## Message from the CEO:

### Thank you!

It is hard to believe another year has come and gone. The Staff and Board of Directors hope that everyone had a very Merry Christmas and we would like to wish you a Happy, Healthy and Prosperous 2020! As the New Decade and New Year begins we renew our commitment to you, our members. As your financial institution we look forward to continuing our relationship with you by providing excellent member service and new products.

*Sincerely,*

**Cliff Esckelson, Chief Executive Officer**

### Christmas Bills Blues?

Sometimes in the spirit of the season we can spend more than we intended, if that is the case your credit union can help ease those blues. Contact Tina Steed at 231-947-2191 to discuss a bill consolidation loan that may allow you to wrap those bills into one neat package!

### Your Credit Union is still the best bet for Auto Financing!

While you have many choices when it comes financing your next new or used auto, remember that Northwest Consumers has some of the best rates and terms available in the Traverse City area. With terms from 24 months to as many as 84 months on select model years, the credit union can put you in the ride of your dreams. Call Tina Steed at 231-947-2191 for more information.

### Treat Yourself to Your Maximum Refund and a Chance to Win \$25k

Treat yourself to a stress-free tax season! Northwest Consumers FCU has teamed with TurboTax to **save you up to \$15** on TurboTax and a **chance to win \$25,000**.

TurboTax makes it easy to find the best solution for your unique tax situation. **Simple Filer? Homeowner? Independent contractor, freelancer or side-gigger?** TurboTax has a product that is right for you.

You can **file with confidence** knowing that TurboTax guarantees 100% accurate calculations, running thousands of error checks as you go. And with TurboTax you'll get your **biggest possible refund fast**.

**Start TurboTAX today for free and be entered to win!**

### 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 E-STATEMENTS  
FOR A CHANCE  
TO WIN A YETI COOLER  
& 30oz TUMBLERS**

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.

***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 through exclusive member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over \$2 billion with offers like:

- Credit Union members get \$200 when you switch to Sprint, plus lines 3, 4 and 5 are Free! Plus, \$100 Annual Loyalty Cash Rewards and 25% off select accessories in Sprint retail stores.
- Credit Union membership also saves you up to \$15 on TurboTax federal products.
- Members save on SimpliSafe, the #1 expert pick for home security.
- Save 30% on premium identity protection from Financial Lock.
- Save on car maintenance + get \$10 off your first service using CarAdvise.
- Northwest Consumers FCU members can save big with exclusive discount from the TruStage Home & Auto Insurance Program.



Learn all about how your Northwest Consumers FCU membership gets you all these exclusive savings and more at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org). Check them out and start enjoying credit union member benefits you never know you had.

**\*\*Sprint Cash via deposit: \$100/line, max 2 lines. Requires new line activation on eligible plan and registration at [lovemycreditunion.org/sprintrewards](http://lovemycreditunion.org/sprintrewards) with 30 days of activation. Loyalty Reward: Via deposit. \$100/year/account. Unlimited Basic: After 1/31/2021 pay \$60/month for line 1, \$40/month for line 2 and \$20/month/line for lines 3-5 with Auto Pay. 1 Hulu ad-supported plan per eligible Sprint account. MHS reduced to 3G speeds after 500MB/month. SD video streams up to 480p, music up to 500Kbps, gaming up to 2Mbps. Data deprioritization during congestion. Other monthly charges apply.**

# ENTER

*for a chance*

# TO WIN



## ENROLL

## IN E-STATEMENTS

## FOR A CHANCE TO

## WIN A YETI COOLER

## & 30oz TUMBLERS

One (1) Prize Winner will be selected on or about March 5, 2020 by a random drawing from all qualified entries received by a participating credit union between January 1, 2020 and February 28, 2020. Eligible members can enter the contest by enrolling for e-Statements through It's Me 247 Online Banking by clicking on "Info Center" and then "eStatement Options" and completing the enrollment. No purchase necessary. See your credit union for complete details, including contest rules, restrictions and alternate method of entry. Void where prohibited by law.