



Winter 2023

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:

New Years' Day (observed)
Monday, January 2nd 2023

Good Friday

Friday, April 7th, 2023
Closing at 12 PM

Message from the CEO

Thank You!

As we reflect back to the ever changing times of 2022 and the challenges that may lie ahead, 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 2023! As the New Year begins we renew our commitment to you, our members. As your Family Financial Institution we look forward to continuing our relationship with you by providing excellent member service and new products.

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. Call 947-7600 or contact Cherese LeMieux 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 231-947-7600 or Cherese LeMieux at 947-2191 for more information.

Sincerely,
Tina M Steed,
Chief Executive Officer

EMPOWER
YOUR FINANCIAL FUTURE
WITH A CREDIT UNION™



**SIGN UP FOR
E-STATEMENTS
FOR A CHANCE TO WIN AN
OONI PIZZA OVEN**

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.

SIGN UP FOR E-STATEMENTS FOR A CHANCE TO WIN AN OONI PIZZA OVEN



One (1) Prize Winner will be selected on or about March 5, 2023 by a random drawing from all qualified entries received by a participating credit union between January 1, 2023 and February 28, 2023. When an eligible member enrolls in e-Statements they will be entered in the contest allowing for multiple entries. 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.



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:

- Save 40% on a 1 year membership at Sam's Club.
- Save 30% on premium identity protection from Financial Lock.
- Credit Union membership also saves you up to \$15 on Turbo Tax federal products.
- Members save on SimpliSafe, the #1 expert pick for home security.
- Northwest Consumers FCU members can save big with an 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 Northwest Consumers FCU or LoveMyCreditUnion.org. Check them out and start enjoying credit union member benefits you never knew you had.



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!