



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

## Holiday Closings:

### Independence Day

(observed)

Tuesday, July 4th 2023

### Labor Day

Monday, September 4th 2023

## Message from the CEO

### Interested in serving on the NWC Board of Directors?

Now is your chance to become involved with the future direction of your credit union. There are two three year terms on the Board of Directors up for re-election. If you are interested and would like to be considered for this position, please send your letter of interest to the Nominating Committee at PO Box 6454, Traverse City, MI 49696 by July 31, 2023.

### Just a few Products and Services Offered at NWC!

NWC offers Debit Card Round Up, ACH on Demand Direct Deposit, Youth Accounts, Financial Debt Counseling & Digital Wallet, just to name a few. Round up your debit card purchase to the nearest dollar and the additional amount will be transferred to your savings account at the end of the day. Needing your money sooner? For a small fee we can release your pending ACH into your account. Want to speak with someone about debt reorganization? Make an appointment with a Financial Debt specialist. Ask us about our Youth Accounts and let's get our kids started on a financial path to success! Please call, go online, or stop in for more information on these great products. NWC is your one stop shop when it comes to your financial needs!

### Auto Loan Rates

If you are in the market for a new or used auto this summer, be sure to check with the credit union as we continue to provide rates that are extremely competitive with both local and national lenders. Contact Chereese at 231-947-2191, or [cheresl@nwconsumers.org](mailto:cheresl@nwconsumers.org) for more information or pre-approval.

### Member Appreciation Day

Please join us on Thursday, July 13th for hot dogs, donut holes, cookies, coffee, and soda pop. The staff will all be available to answer questions about the credit union and hope to hear how we may serve you better. Consider bringing a friend along for lunch and to learn how the credit union may benefit them.

Sincerely,  
**Tina M Steed,**  
Chief Executive Officer

USE YOUR DEBIT  
CARD

FOR A CHANCE TO WIN A  
YETI COOLER & 2  
YETI RAMBLERS

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.



## Summer Issue 2023

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## USE YOUR DEBIT CARD

FOR A CHANCE  
TO WIN A

# YETI COOLER & 2 YETI RAMBLERS



One (1) Prize Winner will be selected on or about September 5, 2023 by a random drawing from all qualified entries received by a participating credit union between July 1, 2023 – August 31, 2023. 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.



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!**

**Board of Directors:** Fran Butler | Jody Brown | Gwen Hall | Pat Burley | Corey Schichtel

**Supervisory Committee:** Gwen Hall | Jennifer Isbell | Dulce Kiessel