



# Fall 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:

### Veteran's Day

Saturday, November 11 - Closed

### Thanksgiving

Thursday & Friday, November 23 & 24 - Closed

### Christmas Day

Monday, December 25 - Closed

### New Year's Day

Monday, January 1 - Closed



**SIGN UP FOR  
BILL PAY  
FOR A CHANCE TO WIN A  
KITCHENAID  
STAND MIXER**

See back for details

## Message from the CEO

### 2023 Annual Meeting Set

The 2023 Northwest Consumers Federal Credit Union Annual meeting will be held Wednesday, October 18th, 2023, at 6pm at J & S Hamburg at 1083 West South Airport Rd. Taco bar and dessert will be available! RSVP appreciated by September 30th. You can call or email [tinas@nwconsumers.org](mailto:tinas@nwconsumers.org)

### International Credit Union Day

Please join us on Thursday, October 19th for camaraderie and snacks to celebrate the 75th Anniversary of International Credit Union Day! We value your membership, and we look forward to seeing you!

### '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 2023 Christmas Club Funds will be transferred into your Share Account on October 31, 2023.

### Products/Services offered at your Credit Union

Our loan rates are very competitive in the surrounding area. Our products and services are endless and "We are here to help". From Remote Deposit Capture, Free Financial Counseling, ACH Early Post, Online Banking, Digital Wallet, 24 hr. availability to our ATM along with our night deposit drop box. We here at NWC are a one stop shop for all your financial needs!

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

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.
- 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](http://LoveMyCreditUnion.org). Check them out and start enjoying credit union member benefits you never knew you had.

*Sincerely,*

**Tina M Steed,**  
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 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.



*Fall Issue 2023*

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One (1) Prize Winner will be selected on or about December 5, 2023 by a random drawing from all qualified entries received by a participating credit union between October 1, 2023 and November 30, 2023. 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.



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.



***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!**

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

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