### WINTER ISSUE 2024



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 & SPECIAL HOURS

**NEW YEAR'S DAY** January 1, 2024 - CLOSED

**GOOD FRIDAY** March 29, 2024 - CLOSING AT NOON

## **MESSAGE FROM THE CEO**

#### Thank You!

As we reflect on the ever-changing times of 2023 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 2024! 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 spirt 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 and ask for the loan department 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 and ask to speak with the loan department for more information.

# 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. Watch our 2024 loan promotions, free membership for youth 18 yrs. and under and special gifts for our Veterans!

Learn all about how your Northwest Consumers FCU membership offers free Financial Debt Counseling. Let us help you get back on track with your credit. Please email Tina M Steed, CEO/CCUFC for an appointment. tinas@nwconsumers.org

#### Sincerely,

Tina M Steed Chief Executive Officer





Your savings are 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.

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# 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!



One (1) Prize Winner will be selected on or about March 5, 2024 by a random drawing from all qualified entries received by a participating credit union between January 1, 2024 and February 28, 2024. 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

NCUA

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.



**BOARD OF DIRECTORS** Francis Butler | Jody Brown | Gwen Hall | Patrick Burley | Corey Schichtel **SUPERVISORY COMMITTEE** Gwen Hall | Jennifer Isbell | Dulce Kiessel