



## Spring Issue 2011

### Lobby Hours:

Monday – Friday 8:30 am – 5:00 pm

### Drive Thru Hours:

Monday – Thursday 8:30 am – 5:00 pm

Friday 8:30 am – 6:00 pm

Saturday 9:00 am – 12:00 pm

## Message to Members

Dear Members,

We had record turnout during our latest elections and we're excited to welcome new board members Mary Rountree and Marge Sniff. We had nearly 32% participation in our election and 42% of the votes were through our new online voting system! We are also proud to introduce our new supervisory committee members Bruce Flaska and Keith Wright. Your credit union would like to thank all who have volunteered their time during these elections. We appreciate all your hard work!

We are also excited to invite you to visit our newly redesigned website at [www.nwconsumers.org](http://www.nwconsumers.org). Remember that online banking is available 24/7!

Sincerely,

**Sue Schaub**  
Manager

### Location:

2948 Garfield Road North

Traverse City MI 49686

(231) 947-7600

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

### Holiday Closings:

*Good Friday - open until noon*  
Friday, April 22

*Memorial Day*  
Monday, May 30

*Independence Day*  
Monday, July 4

*Labor Day*  
Monday, September 5

*Veteran's Day*  
Friday, November 11

*Thanksgiving*  
Thursday & Friday, November 24 & 25

*Christmas*  
Friday & Saturday, December 23 & 24

*New Year's Eve*  
Friday & Saturday, December 30 & 31



You can visit more than 200 of our shared branch locations. To find out more visit [www.xtendcu.com](http://www.xtendcu.com) or call (800) 343-1015

### Social Networking Security

If you use Facebook, MySpace, LinkedIn, or any Social Networking Community website, you may want to take a closer look at your privacy settings. The US-CERT, offers some good tips on Staying Safe on Social Network Sites. Among the important tips is simply recognizing that information you post on the web for your friends to read may be open for the world to read.

To learn more visit our securities website at: [www.cusecure.org](http://www.cusecure.org)



**Support Earth Day**  
Switch to e-statements and save a tree.

**Use Mobile Banking**  
for a chance to  
win an iPad!

See back for more details



### 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 Federal 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



- You can view a 12 month history of your account
- Your statement is available sooner than a mailed copy
- It's safer than being delivered to your mailbox

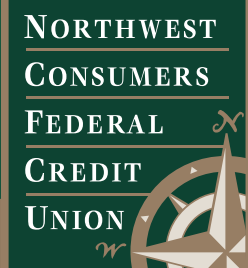
To sign up for e-statements go to the credit union's website at [www.nwconsumers.org](http://www.nwconsumers.org) and click on it's me 247 sign in and click on personal preferences and sign up for e-statements. If you need assistance contact the credit union at 231-947-7600 or 800-343-1015.



## Cool Down High Rates

Need money for home improvements, education expense, or a special vacation but don't have the money? Why not ask us about a loan? A loan from your credit union can help you get what you want with great rates and an easy application process too.

*Ask us today about a loan!*



**Directors:** Fran Butler | Brian Dimon | Mary Roundtree | Marjory Sniff | Jane Thomas



*Use Mobile Banking  
for a chance to*

***win an iPad!***

*Log in and click 'Go Mobile!'*

**It's Me 247**  
Online Banking

Keep connected to your finances in the most convenient way - in the palm of your hand! Now available for your banking ease is Mobile Web Banking through **It's Me 247** Online Banking. This option is free, easy to use, and secure!

### ***Mobile Web allows you to:***

- View account balances and details for savings, checking, certificates, loans, and credit cards.
- View funds on hold for savings and checking.
- View pending authorization for credit cards.
- View pending ACH transactions.
- View your secure Message Center.
- Perform instant transfers between accounts.