



Fall 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,

Come join us for coffee and donuts Thursday, October 20, 2011, to celebrate International Credit Union Day. While you are here take a look at our loan rates. This is a great time to make that purchase for a new or used vehicle. Or maybe you just need to take a vacation to get away from it all – your Credit Union can help. Just call Erik in the Loan Department at 231-947-2191 or 800-343-1015.

Your Credit Union is directed by people who live near you; work with you and enjoy being a part of our shared community. Bring a relative or friend along to sign up for Credit Union membership – so they can enjoy the same benefits you do! Help your friend! Help your Credit Union! In return you will get a \$25 gas card.

Tis' The Season

It's that time of year and for those Northwest Consumers Federal Credit Union members who have been participating in our Christmas Club Accounts, it's about to pay off. Mark your calendar and get your shopping list read because 2011 Christmas Clubs funds will be transferred into your Share Account on October 31, 2011.

Sincerely, Sue Schaub, Manager

Location:

2948 Garfield Road North

Traverse City MI 49686

(231) 947-7600

www.nwconsumers.org

Holiday Closings:

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

Annual Meeting:

November 9, 2011 at 6:00 pm

Peegeo's Meeting Room

525 High Lake Road, Traverse City MI



You can visit more than 200 of our shared branch locations. To find out more visit 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



Simplify Your Life
your credit union takes care of
all your finances under one roof



Enroll in EasyPay for a chance to win an LCD TV!

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 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.

Rates don't need to be scary!

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!



EasyPay

Online Bill Pay

Enroll in EasyPay for a chance to win an LCD TV!

Looking for an easy way to simplify your life? **EasyPay** Bill Payment and Presentment can help you do just that. With **EasyPay** you can receive and pay your bills online with the click of a mouse from your credit union checking account. Pay any bill, including your house payment, your credit card company - even your babysitter - at any time, from anywhere.

EasyPay benefits:

- EasyPay is safe and secure
- Add billers quickly with just an account number, phone number and zip code
- Authorize checks to be sent to anyone
- Schedule payments at your convenience
- Set up recurring payments
- Monitors the status of your payments
- Keep a payment history register



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