

# Northwest Municipal FEDERAL CREDIT UNION

Member Owned

# Newsletter

Visit our website at: [WWW.MyNMFCU.COM](http://WWW.MyNMFCU.COM)

WHERE MEMBERS ARE WORTH MORE THAN MONEY

## REDESIGN YOUR FINANCIAL

# Future

Get inspired to build your  
dreams with our low balance  
transfer rate.

# 3.99%<sup>APR</sup> FOR 13 MONTHS

When you transfer an  
existing balance to our  
credit union credit card  
between October 1, 2023  
and November 30, 2023.

Ask us about this special rate offer today!

Balance transfers completed 10/1/2023 through 11/30/2023 will receive 3.99% APR\* for 13 months from date of transfer. After the promotional time frame expires, remaining balances will migrate to the standard APR applicable on your account. Contact the credit union for complete details. \*APR=Annual Percentage Rate

## 100% FINANCING NO MONEY DOWN

We can:

- Meet or beat any verifiable loan offer!\*
- Transfer your current loan to the credit union!

**NO TRANSFER FEES!** Save money and lower your  
monthly payments!

\*Certain restrictions apply. Your credit must qualify. Any available rebates/cash incentives must be applied. NMFCU reserves the right to verify all interest rates, discontinue or modify this offer at anytime without notice. Offer excludes home equity, line of credit loans or existing credit union vehicle loans

## CURRENT Loan Specials!

6.49% apr for up to 72 months

On ANY vehicle 2021 model year or newer!

It gets even better;

Transfer an existing auto loan from another lender on any vehicle 2021 model year or newer and we will deduct an additional 0.25% apr

6.24% apr for up to 72 months

No fees! No effort! 100% financing



### 2019 - 2020 models

6.69% up to 72 months - must qualify  
New purchases or loan transfers

### 2016 - 2018 models

6.99% up to 60 months - must qualify  
100% financing available



### Share Rates Effective

Jul. 1, 2023 through Sept 30, 2023

#### Average daily share balance ranges

From	To	Rate
\$50.00	\$4,999.99	0.29% apy*
\$5,000.00	\$24,999.99	0.68% apy*
\$25,000.00	\$49,999.99	1.29% apy*
\$50,000.00	or above	2.49% apy*

The dividend rate and annual percentage yield may change every quarter as determined by the credit union board of directors. There is no penalty for withdrawal of funds. Dividends are paid up to the date of withdrawal.

\*APY = Annual Percentage Yield

### Home Equity Loan Rates as low as 7.74% apr

Absolutely No Fees or Closing Costs! Use your equity  
for a New Car, Vacation, or Home Improvements.

Rate Guaranteed until May 2024

Terms up to 20 years!



## Supervisory Committee Audit Verification Request

PLEASE EXAMINE YOUR SEPTEMBER 30, 2023 STATEMENT CAREFULLY.

IF INCORRECT, NOTIFY OUR AUDITORS IN WRITING:

**DESMOND & AHERN, LTD,  
10827 S. WESTERN  
CHICAGO, IL. 60643-3206.**

*Please NOTE: This is NOT the Credit Unions mailing address. All other correspondence and payments should continue to be mailed to the main office address 1420 Miner St Des Plaines, IL 60016.*

**IF CORRECT, NO REPLY IS NECESSARY.**



**BE A HERO!** Tell everyone you care about that they can get a better deal and first class service at your credit union!

### PLEASE NOTE

The Credit Union Office will be closed on the following holidays:

Monday	October 9	Columbus Day
Friday	November 10	Veteran's Day
Thursday	November 23	Thanksgiving
Friday	November 24	Thanksgiving
Monday	December 25	Christmas
Friday	December 29	Close at noon

You can access your Credit Union accounts 24/7 with our automated telephone teller or on-line home banking.

# REDESIGN

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## Visa Purchase Alerts

Know where your money is going

Get a text or email whenever you pay with your Visa card.



Reaching a purchase amount threshold



International purchases



Purchases made on the internet or over the phone