

**Northwest Municipal**  
FEDERAL CREDIT UNION

*Member Owned*

# Newsletter

HAPPY NEW YEAR !

W H E R E P E O P L E A R E W O R T H M O R E T H A N M O N E Y

## Share Dividend Rate

The Board of Directors declared a dividend of

**2.29%** plus a **Bonus**

**Dividend** of **1.01%** for a total of

**3.30%**

(Annual percentage yield)

On all share deposits from October 1, 2008 thru December 31, 2008.

*If you have a regular savings account at a bank you are losing money!*

Your savings at the credit union earns interest from the date of deposit to the date of withdrawal.

**NO EARLY WITHDRAWAL PENALTIES OR FEES !**

*Let's put the "E" in Green*

Leave your traditional statements in the past! **E-Statements** are fast, secure and don't waste valuable resources.

**E-Statements** are only accessible when you log into your secure internet banking account anytime 24 hours a day with your user ID and unique password. You may access up to two years of statement history.

By eliminating the need to deliver paper statements and envelopes, you help save trees, reduce greenhouse gases and decrease the amount of paper trash in land-

fills. There has never been a better time to sign up for this convenient electronic service! There is no charge for this service. Call one of our member service representatives today and sign up.

Visit us online at  
[www.mynmfcu.com](http://www.mynmfcu.com)

for the latest  
Credit Union News  
Rate Information  
and Loan Applications

## **ANNUAL MEETING and ELECTION LUNCHEON**

Des Plaines Park District - Prairie Lakes Center

*Don't miss it !*

515 E. Thacker St. Des Plaines

*Mark your calendar !*

Wednesday, March 11, 2009

## Unbeatable Loan Rates!

New or Used Vehicle Loans as low as

**4.99% for 60 Months**

Same Day Loan Approval

Call us before you buy  
*We Guarantee the Best Rate!*

## **Home Equity Loan Program**

Loans up to \$125,000.

Rates as low as 4.00%

Terms up to 20 years - Absolutely No Fees

Rate adjusts only twice per year

**UNBEATABLE ? WE THINK SO !**



**ANNUAL MEETING and ELECTION LUNCHEON**

Des Plaines Park District - Prairie Lakes Center - 515 E. Thacker St. Des Plaines  
Wednesday, March 11, 2009  
11:30 am to 1:30 pm

The continued success of our credit union depends on you, the member and owner. Yes, you actually do own the credit union by virtue of the shares you have on deposit. You are the sole share holders of this corporation. As a member and owner we ask that you consider serving on the Board of Directors or Credit Committee. If you are interested, please complete the application below and submit it to the credit union office on or before March 2, 2009 for your name to be placed on the ballot.

The **BOARD OF DIRECTORS** meets on the third Thursday of each month, at 9:15 a.m. in room 407 of the Des Plaines Civic Center, 1420 Miner St.. The Board of Directors provide general direction and control of the credit union. They are responsible for determining share dividend and loan rates along with establishing policies and procedures. Monthly meetings usually last an hour or less.

The **CREDIT COMMITTEE** meets every Wednesday at 10:00 a.m. in room 407 of the Des Plaines Civic Center, 1420 Miner St. The Credit Committee reviews and approves loan applications. Weekly meetings usually last one-half hour or less.

Yes, I would like to serve on the: \_\_\_\_\_ **Board of Directors** \_\_\_\_\_ **Credit Committee**

Name \_\_\_\_\_ Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Phone \_\_\_\_\_ email \_\_\_\_\_

Please tell us anything about yourself that you would like included on the ballot

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Email: [info@mynmfcu.com](mailto:info@mynmfcu.com)