

Northwest Municipal
FEDERAL CREDIT UNION

Member Owned

Newsletter

Serving our members since 1966

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% APY

Effective 07/01/2008 thru 09/30/2008

Your savings earn interest from the date of deposit until the date of withdrawal. No early withdrawal penalties.

Summer Sizzler Extended !

*Finance any 2006–2009
New or Used Car or Truck*

4.99% for 60 months

No Money Down

100 % Financing

Free GAP Insurance

*Call your Credit Union Representative or apply online at
www.MyNMFCU.COM*

Same day loan approval

With so many Banks in trouble are my funds safe at the Credit Union?

YES!

Your money is safe at the Credit Union.

*All member deposits are insured to at least \$100,000 per account by the **National Credit Union Administration, a United States Government Agency.***

Not one penny of insured savings has ever been lost by a member of a federally insured Credit Union.

*We are debt free and hold **NO** sub-prime real estate loans. Your Credit Union does not need a government bail out!*

**Home Equity Loan Rates Guaranteed to
May 2009.....Rates as low as**

4.24%

Rates are near all time lows !

Terms up to 20 years- No Fees - No Fine Print - Absolutely No Costs

WWW.MYNMFCU.COM

Sign on to the Home Banking demo and see how you can manage your account on line. Home Banking is available **NOW** and it's **FREE** to our members. Call today, to sign up.

Supervisory Committee Account Verification

If your account balance, as shown on the enclosed statement dated September 30, 2008 or your online statement dated September 30, 2008 does **not** agree with your records please complete this form and mail it to:

NORTHWEST MUNICIPAL FEDERAL CREDIT UNION
SUPERVISORY COMMITTEE AUDIT
P.O. BOX 1730
DES PLAINES, IL 60017-1730

Name: _____

Member/Account Number: _____

Telephone Number: _____ Best time to call: _____

Brief description of discrepancy: _____

Do not mail this form to the Credit Union office

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

- Monday, October 13 Columbus Day
- Tuesday, November 11 Veteran's Day
- Thursday, November 27 Thanksgiving
- Friday, November 28 Thanksgiving
- Thursday, December 25 Christmas Day

Remember, you can still access your Credit Union accounts when the office is closed with our automated telephone teller or on-line home banking. It's easy, call today for additional information (847) 391-5369

Did you know that your Credit Union ATM / Debit CheckCard is accepted worldwide wherever you see the VISA logo?

Withdraw cash from your checking or savings account at over 50,000 surcharge free ATM's nationwide.

You can also use your card to make purchases.

It's a fast and convenient way to pay. It's easy to use and easy to get.

Sign up today. It just takes a few minutes.

No ATM Fees !



No ATM Fees !