

**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

# 1.49%

(Annual percentage yield)

**On all share deposits  
from October 1, 2009  
thru December 31,  
2009.**

**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 !**

## IDENTITY THEFT

The news media recently reported, the famous hockey legend Stan Mikita was a victim of identity theft. Criminals who had obtained his personal information were able to go onto his bank's website and open an online account without his knowledge. Over the next two weeks they were able to steal over \$100,000. from his savings account through fraudulent transfers into this bogus account. How can something like this happen to such a large sophisticated bank? Simple, their website allowed someone with the correct personal information to open the account

online or modify an existing account. Can this happen at the Credit Union?

Absolutely Not ! We do not allow accounts to be opened online. You must come into the Credit Union and sign an account agreement or request an account agreement be mailed to your home address. You must then sign the agreement and return the original for signature verification. We apologize. Our procedure is not as fast, nor as convenient as the big banks. Account security is a serious matter. We will not compromise the safety of our members accounts.

## **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 10, 2010 11:30 A.M.

**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 10, 2010  
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 1, 2010 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)