

Northwest Municipal
FEDERAL CREDIT UNION

Member Owned

Newsletter

Visit our website at: WWW.MyNMFCU.COM

W H E R E M E M B E R S 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

1.79%

(Annual percentage yield)

Effective April 1, 2009

Your savings earn interest from the day of deposit to the day of withdrawal.

No early withdrawal penalties.

No account fees.

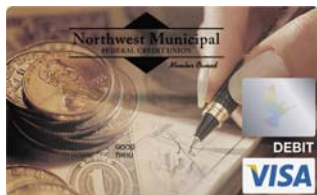
OUR NO FEE ATM / DEBIT CARD IS NOW AVAILABLE TO ALL MEMBERS!

The Credit Union ATM / Debit CheckCard is accepted wherever you see the VISA logo?

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

Use your card to make purchases. It's a fast and convenient way to pay.

Sign up today. It just takes a few minutes.



Phone (847) 391-5369

Auto Loan Special



Do you currently have an auto loan with another financial institution?

Is your interest rate higher than 4.99% ?

If you answered "YES", you need to call us!

We can transfer your loan to the Credit Union.

We can save you money and lower your monthly payments.

Home Equity Loan Rates as low as 4.00%

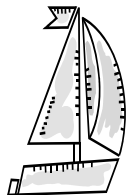
Absolutely No Fees or Closing Costs !

Use your equity for a New Car,

Vacation, or Home Improvements

Rate Guaranteed until November 2009

Terms up to 20 years!



Credit Union Hours : Monday thru Friday 8:30 a.m. to 3:00 p.m.

Fax (847) 391-5479

PRIVACY NOTICE DISCLOSURE

Northwest Municipal Federal Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union.

If after reading this notice you have questions, please contact us at 847-391-5369 or write to: Northwest Municipal Federal Credit Union 1420 Miner Street, Des Plaines, IL 60016

Information We Collect About You:

We collect nonpublic personal information about you from the following sources:

Information we receive from you on applications and other forms.

Information about your transactions with us.

Information we receive from a consumer reporting agency.

We may disclose all of the information we collect, as described above, as permitted by law.

Parties Who Receive Information From Us:

We may disclose nonpublic personal information about you to the following types of third parties:

Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, plastic card processors and government agencies.

Disclosure of Information to Parties That Provide Services to Us:

In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to non-affiliated third parties for the purposes of processing and servicing transactions that you request or authorize. We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

Disclosure of Information About Former Members:

If you terminate your membership with Northwest Municipal Federal Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

How We Protect Your Information:

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

What Members Can Do to Help:

Northwest Municipal Federal Credit Union is committed to protecting the privacy of its members.

Members can help by following these simple guidelines:

Protect your account numbers, plastic card numbers, PIN's (personal identification numbers) or passwords.

Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.

Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it. The credit union will never send you an e-mail asking for personal or account information.

Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.

The Credit Union will be closed on the following days:

Monday, September 7, Labor Day

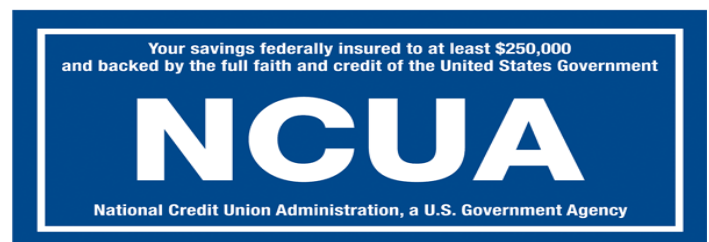
Monday, October 12, Columbus Day

Wednesday, November 11, Veteran's Day

Thursday, November 26, Thanksgiving

Friday, November 27, Thanksgiving

HOURS: 8:30 am–3:00 pm Monday thru Friday



Email: info@MyNMFCU.COM