

**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

**1.79%** APY

Effective 07/01/2009 thru 09/30/2009

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

## Auto Loan Special

Finance any 2006–2010  
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](http://www.MyNMFCU.COM)

Same day loan approval

## Your Funds Are Safe

With no subprime loans on our books, we are strong, safe and secure. Your deposits are insured to at least \$250,000 by the National Credit Union Share Insurance Fund and backed by the U.S. government.

We believe in people, not profits. Rather than a number, you are a person. As a member, you own the credit union. There are no stockholders to pay, and as a member of a financial cooperative, you elect your board of directors.

Make us your only financial institution. You 'll enjoy great rates on savings, free checking and low rates on loans, along with other benefits such as a no fee Visa ATM/Debit CheckCard and our free web bill payment service . Our friendly staff is always ready to help .

Home Equity Loan Rates Guaranteed to  
May 2010.....Rates as low as

**4.00%**

Rates are at all time lows !

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

*You can now contact your credit union staff individually by email*

General Questions: [info@MyNMFCU.com](mailto:info@MyNMFCU.com)

Nick: [Nick@MyNMFCU.com](mailto:Nick@MyNMFCU.com)

Nina: [Nina@MyNMFCU.com](mailto:Nina@MyNMFCU.com)

Cindy: [Cindy@MyNMFCU.com](mailto:Cindy@MyNMFCU.com)

Jeanne: [Jeanne@MyNMFCU.com](mailto:Jeanne@MyNMFCU.com)

**PLEASE DO NOT DISCLOSE ANY PRIVATE INFORMATION IN YOUR E-MAIL**

**Supervisory Committee Account Verification**

If your account balance, as shown on the enclosed statement dated September 30, 2009 or your online statement dated September 30, 2009 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**

**PLEASE NOTE**

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

- Monday, October 12 Columbus Day
- Wednesday, November 11 Veteran's Day
- Thursday, November 26 Thanksgiving
- Friday, November 27 Day after Thanksgiving
- Thursday, Dec. 24 Christmas Eve—close at noon**
- Friday, December 25 Christmas Day

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

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

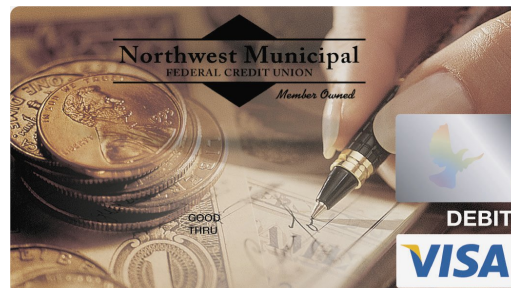
*Withdraw cash from your checking or savings account at over 50,000 surcharge free ATM's nationwide.*

*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 !