

**Northwest Municipal**  
FEDERAL CREDIT UNION

*Member Owned*

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

Web: [www.MyNmfcu.com](http://www.MyNmfcu.com)

# 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



**Deposit your TAX refund  
directly into your Credit  
Union Checking or Savings  
Account**

**SAFE, SECURE & CONVENIENT**

**NMFCU Routing Number  
271983341**

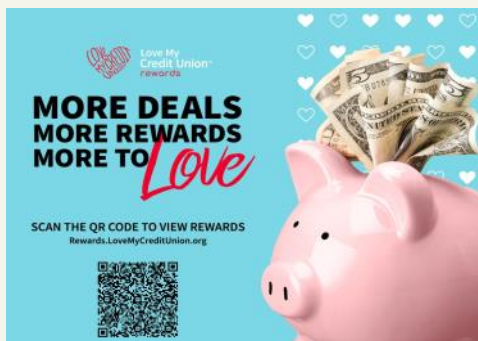


## Vehicle Loan Best Rate Guarantee

**100% financing - no money down!**

Your credit union is the best possible source for financing your new or used vehicle! We will meet or beat any verifiable loan offer from any other lender!\* If you currently have a vehicle loan with another lender, we can transfer your loan to the credit union. The credit union imposes no fees to transfer your loan. You can save money and may lower your monthly payments. Give us a call or stop in the office. Let us prove to you that we are the best.

\*Certain restrictions apply. The lenders interest rate must not be supported by any third-party arrangements such as vehicle subvention (with rates as low as 0.0% APR), other manufacturer discounts, rate buy-downs by car buying services, or any other similar third-party subsidized rate offerings. The lenders interest rate must be generally available to all customers who share a similar credit risk profile (employee-discount programs or other special, limited lending programs would not qualify). NMFCU will offer a rate that is .25 percentage points below the specific rate and term offered by a competing lender.



## BONUS DIVIDEND 4th Quarter 2023

In staying true to our mission of serving only our members and being not-for-profit, the Board of Directors has declared a 0.50% APY Bonus Dividend on all qualifying share/savings accounts on deposit from October 1, 2023 thru December 31, 2023. Your bonus dividend of 0.50% APY is calculated the same as and included in your regular dividends for the period.

**Thank you for making your Credit Union a success.**

*We serve only you, our members.*



*Don't miss it !  
Mark your calendar !*

*The Credit Union  
office closes at  
10AM on 3/13/2024  
Mark your calendar !*

## ANNUAL MEETING and ELECTION LUNCHEON

Des Plaines Park District - Prairie Lakes Center

515 E. Thacker St. Des Plaines

Wednesday, March 13, 2024 11:30 A.M.

11:30 am to 1:30 pm



## ANNUAL MEETING and ELECTION LUNCHEON

Des Plaines Park District - Prairie Lakes Center - 515 E. Thacker  
St. Des Plaines

**Wednesday, March 13, 2024—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, 2024** for your name to be placed on the ballot.

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_ Email \_\_\_\_\_

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

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**Yes, I would like to serve on the:**

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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.

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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.

### Share Dividend Rates Effective October 1, 2023 through December 31, 2023

Average Daily Balance Share Ranges		4th Qtr
From	To	Rate
\$50.00	\$4,999.99	<b>0.79% apy</b>
\$5,000.00	\$24,999.00	<b>1.18% apy</b>
\$25,000.00	\$49,999.00	<b>1.79% apy</b>
\$50,000.00	and above	<b>2.99% apy</b>
<b>4th QUARTER BONUS DIVIDEND = 0.50%</b>		



We  our  
Members

Membership open to your  
immediate family  
members.

Send them our way!

