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# 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



Reach your financial goals this year with our low balance transfer rate

**3.99% APR**  
FOR **13**  
MONTHS

When you transfer an existing balance to our credit union credit card between February 1, 2023 and May 1, 2023.

Ask us about this special rate offer today!

Balance transfers completed 2/1/2023 through 5/1/2023 will receive 3.99% APR\* for 13 months from date of transfer. After the promotional time frame expires, remaining balances will migrate to the standard APR applicable on your account. Contact the credit union for complete details.  
\* APR=Annual Percentage Rate



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

SAFE, SECURE & CONVENIENT

NMFCU Routing Number  
271983341

## CURRENT VEHICLE LOAN SPECIALS

Let's celebrate with our BEST car loan offer ever!  
5.29% apr for up to 72 months  
On ANY vehicle 2021 model year or newer!

It gets even better:

Transfer an existing auto loan from another lender on any vehicle 2021 model year or newer and we will deduct an additional 0.25% apr 5.04% apr for up to 72 months

No fees! No effort! 100% financing

\*Not applicable to existing NMFCU loans  
\* Rates lock for 30 days after loan is approved



2019 - 2020 models

5.49% up to 72 months - must qualify  
New purchases or loan transfers



2016 - 2018 models

5.75% up to 60 months - must qualify  
100% financing available

## Share Dividend Rates Effective January 1, 2023 through March 31, 2023

### Average Daily Balance Share Ranges

From	To	1st Qtr Rate
\$50.00	\$4,999.99	0.20% apy
\$5,000.00	\$24999.00	0.48% apy
\$25,000.00	\$49,999.00	0.90% apy
\$50,000.00	and above	1.74% apy



We would like to personally thank all of our members that were able to attend the Annual Meeting and Election Luncheon on Wednesday, March 8, 2023 at the Des Plaines Park District Prairie Lakes Center.

We also wish to thank the Des Plaines Park District for allowing us the use of their wonderful facility for the meeting.

The following candidates were elected to a three-year term on the  
**Board of Directors:**

Nick Chiaro

Tom Christiansen

Matt Kulak

The following candidates were elected to a two-year term on the  
**Credit Committee:**

Annie Brzezinski

Cheri Cianciarulo

Congratulations to everyone, we sincerely appreciate your participation.



### 2023 Member Appreciation Prize Drawing Results

\$50 Gift Certificate to Rosebud - Therese Tabor & Tim Schwarz

\$50 Gift Certificate to Topgolf - Matt Dziubanski & John Rice

Harper by Aura Digital Frame - Jasper Klaes

Apple AirPods - Ted Lee

Coleman RoadTrip Griddle - Nancy Pytel

